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CENTRAL COMMITTEE FOR CO-OPERATIVE TRAINING I

Proceedings of the First Meeting held in Bombay on 22nd and 23rd December, 1953

36

RESERVE BANK OF INDIA

BOMBAY

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I. INTRODUCTORY

FUNCTIONS AND CONSTITUTION OF THE CENTRAL COMMITTEE FOR CO-OPERATIVE TRAINING

The Reserve Bank of India and the Government of India have jointly constituted a Central Committee for Co-operative Training for formulating plans, organising and directing arrangements in regard to the training of the personnel of the Co-operative Departments and co-operative institutions in the several States, at all levels, viz., higher, intermediate and subordinate. The Reserve Bank has undertaken the responsibility in regard to the training of the higher and intermediate personnel, while the Government of India (in conjunction with the State Governments) is responsible for that of subordinate personnel; the Committee will, therefore, act as a Committee of the Reserve Bank so far as the training of the former two classes of personnel are concerned and as a Committee of the Government of India in formulating schemes or considering grant of financial assistance to individual States, for the training of subordinate personnel. The secretarial work relating to the Committee will be done by the Agricultural Credit Department of the Reserve Bank of India.

The following gentlemen have agreed to serve as members of the Committee with Shri V. L. Mehta as Chairman and the Chief Officer, Agricultural Credit Department, Reserve Bank of India, Bombay as Member-Secretary.

(1) Shri V. L. Mehta, Vice-Chairman, Bombay Provincial Co-operative Institute.

(2) Shri R. G. Saraiya, Chairman, Bombay State Co-operative Bank Ltd.

(3) Prof. D. G. Karve, Director, Programme Evaluation Organisation, Planning Commission.

(4) Shri Tarlok Singh, I.C.S.

(5) Shri M. R. Bhide, I.C.S.

(6) Shri J. C. Ryan, I.A.S.

(7) Shri R. P. Bharadwaj, I.A.S.

(8) Shri G. D. Goswami, I.A.S.

(9) Shri R. P. Bhargava.

(10) Shri B. Venkatappiah, I.C.S.

(11) The Chief Officer, Agricultural Credit Department, Reserve Bank of India, Bombay.

2. APPOINTMENT OF THE COMMITTEE AND THE TERMS OF REFERENCE.

NO. F. 36-9/53-P.C. III.

GOVERNMENT OF INDIA

MINISTRY OF FOOD AND AGRICULTURE

(AGRICULTURE)

NEW DELHI, *dated the 24th November*, 1953.

RESOLUTION

The Government of India in the Ministry of Food and Agriculture, in consultation with the Reserve Bank of India, have decided to appoint a Central Committee for formulating plans and for organising and directing arrangements in regard to the training of the personnel employed or to be employed, in the Co-operative Departments and institutions in the several States. The Committee will consist of the following:—

(1)	Shri V. L. Mehta, Vice-Chairman, Bombay Provincial Co-operative Institute, Bombay	*Chairman.*
(2)	Shri R. G. Saraiya, Chairman of the Bombay State Co-operative Bank Ltd., Navsari Chambers, Outram Road, Bombay	*Member.*
(3)	Prof. D. G. Karve, Director, Programme Evaluation Organisation, Planning Commission, New Delhi ..	"
(4)	Shri Tarlok Singh, I.C.S., Deputy Secretary, Planning Commission, New Delhi	"
(5)	Shri M. R. Bhide, I.C.S., Joint Secretary to the Government of India, Ministry of Food and Agriculture, New Delhi	"

(6) Shri J. C. Ryan, I.A.S., Registrar of Co-operative Societies, Madras .. *Member.*

(7) Shri R. P. Bharadwaj, I.A.S., Joint Registrar of Co-operative Societies, Uttar Pradesh, Lucknow .. .. ,,

(8) Shri G. D. Goswami, I.A.S., Registrar of Co-operative Societies, West Bengal, Calcutta .. .. .. ,,

(9) Shri R. P. Bhargava, Registrar of Co-operative Societies, Rajasthan, Jaipur .. .. ,,

(10) Shri B. Venkatappiah, I.C.S., Executive Director, Reserve Bank of India, Bombay.. .. .. .. ,,

(11) The Chief Officer, Agricultural Credit Department, Reserve Bank of India, Bombay .. .. *Member-Secretary.*

2. It has been decided that the training arrangements will broadly consist of two types—

(i) those for which assistance will be given to the State Governments on a grant-in-aid or other suitable basis for the organisation and expansion of arrangements for the training of co-operative personnel employed in the subordinate ranks in Government Departments and co-operative institutions in the States; and

(ii) those for which arrangements are to be made for providing necessary facilities for the training of the personnel employed in the higher and intermediate grades of the Co-operative Departments and societies. The Reserve Bank of India have agreed to undertake responsibility for the training of the higher and intermediate personnel, while the Government of India will be primarily responsible for the provision of facilities for the training of the subordinate personnel. In regard to the training of the higher and intermediate grade personnel, the Committee will function as a Committee of the Reserve Bank of India, while in regard to the training of the subordinate personnel, the Committee will function as a Committee of the Government of India.

3. The terms of reference of the Committee, in so far as it functions as a Committee of the Government of India, will be :—

(i) To survey and examine the existing facilities in different States for the training of co-operative personnel and invite schemes from State Governments for the organisation and/or expansion of arrangements for the training of subordinate personnel employed in Co-operative Departments and societies ;

(ii) To submit proposals to the Government of India for grants-in-aid to States based on the requirements of the States in the direction indicated in (i) above ;

(iii) To lay down the conditions under which such grants-in-aid should be disbursed ;

(iv) To call for such reports, information or reviews, as may be necessary, from the State Governments regarding the details of the working and the expenditure on the schemes for which aids are administered under these terms of references; and

(v) To generally advise the Government of India in regard to the steps to be taken to promote co-operative training and education in the country.

ORDERED that a copy of the Resolution may be communicated to all State Governments, all Ministries of Government of India, Cabinet Secretariat, Planning Commission and the Reserve Bank of India.

ORDERED also that it may be published in the *Gazette of India.*

(Sd.) H. M. PATEL

SECRETARY TO THE GOVERNMENT OF INDIA.

3. AGENDA

INAUGURATION BY SHRI B. RAMA RAU, GOVERNOR OF THE RESERVE BANK

1. Review of the training arrangements for the higher, intermediate and subordinate personnel—as they exist in different States—including the All-India training scheme at Poona.

2. Consideration and approval of the main features of an integrated All-India Scheme for training at all levels, namely, higher, intermediate and subordinate.

3. Consideration and approval of proposals for expanding and modifying the short-term course at Poona as an All-India Training Centre for higher personnel.

4. Consideration and approval of proposals for regional training centres for intermediate personnel.

5. Consideration of steps to be taken in regard to arrangements in individual States for the training of subordinate personnel.

6. Consideration of the question of arrangements, if any, for non-official personnel, such as members, directors, panchayatdars, etc., of co-operative societies, in the matter of co-operative training and propaganda.

7. Consideration of a letter from the West Bengal Provincial Co-operative Union Ltd., Calcutta.

8. Consideration of certain requests made by the Travancore Co-operative Institute, Trivandrum.

9. Consideration of a letter from the I.L.O. Asian Co-operative Field Mission, Lahore.

10. Any other matter raised with the permission of the Chairman.

11. Date of next meeting.

4. INAUGURAL ADDRESS BY SHRI B. RAMA RAU, GOVERNOR, RESERVE BANK OF INDIA, ON THE OCCASION OF THE FIRST MEETING OF THE CENTRAL COMMITTEE FOR CO-OPERATIVE TRAINING HELD AT THE RESERVE BANK OF INDIA ON 22ND DECEMBER, 1953

GENTLEMEN,

I greatly value the opportunity of welcoming you here to-day and of saying a few words before you settle down to business at this, the first meeting of the Central Committee for Co-operative Training. Many will share my gratification that you have, for your Chairman, one who is not only among our most distinguished co-operators, but who, as Minister for Co-operation in Bombay not long ago, is well known to have given to co-operative training almost the first claim on his attention. To you, Shri Vaikunth Mehta, for having accepted the chairmanship of the Committee, and to all of you for having so kindly responded to the joint request of the Central Government and the Reserve Bank, I am very grateful indeed ; and so, I am sure, are the Government of India. I am glad to see here, besides important officials of the Ministry of Agriculture, the Planning Commission and various State Governments, a leading non-official co-operator of the status and experience of Shri R. G. Saraiya, President of the All-India Co-operative Union. I look forward with confidence to your Committee making what I believe to be the one contribution most needed to-day for the future development of the co-operative movement in India. I refer to the fulfilment of the need for a regular and adequate supply of trained men—of members and directors of societies, of workers, supervisors and managers, of officials and administrators at all levels—on whose knowledge of the technique of co-operation and responsiveness to its spirit, on whose efficiency in a word, will depend the speed and effectiveness with which the co-operative structure is built up, extended and strengthened on a country-wide basis.

2. The need for proper training arrangements arises in all sectors and aspects of the co-operative movement : agricultural credit, non-agricultural credit, marketing, farming, consolidation of holdings and so forth. I shall illustrate the existence of this need with reference to that sphere of co-operative activity with which the Reserve Bank is most intimately concerned, namely, co-operative agricultural credit, for the vigorous promotion of which in different States, several steps have been initiated during the last few years through the Agricultural Credit Department of the Bank. These measures have consisted, on the one hand, of liberalising the provisions and procedure governing the supply of

credit to co-operative banks and, on the other hand, of attempting to bring about, in collaboration with State Governments, the conditions requisite in each State for the eligibility for, and proper utilisation of, the credit facilities thus placed within the reach of co-operative institutions. The problem with which the latter category of measures is largely concerned is that of organisation ; that is to say, for example, the setting up of State Co-operative Banks where they do not exist, the re-organisation of such of the existing apex banks as are inadequate for the purposes in view, the establishment of central or district co-operative banks or in some cases branches of State Co-operative Banks, the rehabilitation of primary credit societies and, in the matter of long-term agricultural credit, the creation of new land mortgage banks at the primary and central levels. Thus, new State Co-operative Banks have been set up during the last year or two, and are now actively operating in Saurashtra, PEPSU, Himachal Pradesh and Rajasthan ; re-organisation of existing apex banks has taken place in Assam, Hyderabad, Mysore, Punjab and Bengal ; and similar institutions are about to be established in Travancore-Cochin, Madhya Bharat and Bhopal. In addition, Central Land Mortgage Banks have, for the first time, been set up in Hyderabad and Saurashtra. These or other programmes of re-organisation, affecting the co-operative credit structure at different levels, have been drawn up in consultation with the State Governments concerned, and are in the process of implementation in most States. The re-organisation already carried out has enabled the Reserve Bank to provide agricultural credit to States which have hitherto not been able to take advantage of the relevant provisions of the Reserve Bank of India Act. For instance, credit limits of Rs. 10 lakhs each have been sanctioned for Saurashtra and PEPSU ; of 20 lakhs for Assam, 25 lakhs for Hyderabad, and nearly 60 lakhs for Punjab, besides 75 lakhs for the new State Co-operative Bank of Andhra formed out of the composite institution of the old Madras State. Simultaneously, apex banks already accommodated by the Reserve Bank have been encouraged to make larger use of the credit facilities available. For example, the latest outstandings in this context (as on 12th December, 1953) are about 53 lakhs in Uttar Pradesh as against 27 lakhs on the corresponding date last year ; they are 71 lakhs as compared with 39 lakhs last year in Madhya Pradesh and 258 lakhs as against 190 lakhs in Bombay.

3. I give these facts and figures as illustrative of one of the directions in which it seems possible to attain some degree of approximation to the targets for agricultural credit—Government and co-operative—which are laid down in the Five-Year Plan. Those targets, as you are aware, are Rs. 100 crores per annum for short-term credit and Rs. 25 crores for medium-term credit

(representing, in each case, about double the level which obtained a year ago) and Rs. 5 crores (or five times the level of last year) for long-term credit. I myself regard the targets as an index to the amount of organisational effort needed in the way of setting up new institutions of co-operative credit and strengthening those which are already in existence. To the extent that the measures already taken have yielded the results of which I have given some indication, the problem which has had to be faced was essentially one of organisation ; and, in turn, the essence of the problem of organisation was one of finding the trained personnel needed for manning the new or re-organised institutions of co-operative credit. That was why, at an early stage of the programme set before itself by the Reserve Bank, it was found necessary to institute courses of training such as could be availed of by the Co-operative Departments and the co-operative institutions of different States all over India. It was in this context that the All-India Training Classes at Poona took shape, with the kind co-operation given to the Reserve Bank by the Bombay Provincial Co-operative Institute. In the three short-term courses which have already been held in this centre since April 1952, 57 candidates, drawn from all over India, have received training and 19 more are attending the fourth course now in session. In the long-term course for personnel of the intermediate level, 29 candidates have already been trained, and 36 are in attendance at the second course now in session. But even at the inception of the All-India Scheme of Co-operative Training at Poona, it was realised that training facilities of this type would have to be provided on a much larger scale and as early as possible, if the organised extension of co-operative credit was to keep pace with the demands of a planned programme for the provision of such credit. Accordingly, this was what was stated on behalf of the Reserve Bank at that time : "That there is great need and considerable further scope for organising such training on an all-India basis is indisputable, if account is taken, on the one hand of the paucity of trained co-operative personnel in most States, and on the other of the big and ever-growing tasks that will have to be discharged by the co-operative movement, that is to say, by co-operators, co-operative institutions and Co-operative Departments. Depending, therefore, on the creation of an effective demand proportionate to the undeniable need, there is scope not only for expanding the present centre but for eventually establishing more than one such training centre on an all-India basis."

4. Your Committee is now in charge of the big task of extending these facilities, not only in relation to one or more all-India centres, but for different regions and in individual States. The scope of the training with which you are concerned is of course not limited to co-operative credit, even if that receives—as perhaps

it ought to—the first priority, but extends to all forms of co-operative organisation dependent for successful working on the availability of trained personnel. For the first time, I believe, in the history of co-operative effort in India, you have in your Committee a co-ordination of all relevant authority—non-official and official, Central Government, State Governments and Reserve Bank—such as alone can deal competently and effectively with an integrated programme of co-operative training for the whole country. I would point out that the task you are authorised to perform is unlike that of most committees. You are not an *ad hoc* committee to produce a report, but a standing committee to produce results. You are assured in advance of reasonable financial provision for the training schemes you will formulate. I may mention that, on a consideration of certain tentative estimates, the Reserve Bank envisages, and is prepared for, an eventual expenditure by it of the order of Rs. 5 lakhs per annum on that part of the scheme—the training of higher and intermediate personnel—for which it has undertaken financial responsibility. I see that, for the other part of the training, in regard to which you operate as a committee appointed by the Central Government, the Five-Year Plan contemplates a provision of Rs. 10 lakhs in all for the remaining period of slightly more than two years. The funds provided by the Reserve Bank will naturally also be controlled by it; but it is intended that, in actual practice, a considerable degree of financial autonomy shall be left to the Committee. I have no doubt that, similarly, in regard to the amount and nature of the financial assistance which it may be necessary to give to individual States in the context of their training arrangements, the Government of India will attach considerable weight to the proposals made from time to time by the Committee. The Reserve Bank has already made arrangements for the secretarial work of the Committee being carried out in its Agricultural Credit Department, of which the Chief Officer is Member-Secretary to the Committee. It now rests with you to formulate, co-ordinate and implement a programme of co-operative training such as will foster and develop the co-operative movement throughout the country. I have now great pleasure in requesting Shri Vaikunth Mehta to take charge of the deliberations of the Central Committee for Co-operative Training.

NOTE I

REVIEW OF THE TRAINING ARRANGEMENTS FOR THE HIGHER, INTERMEDIATE AND SUBORDINATE PERSONNEL—AS THEY EXIST IN DIFFERENT STATES INCLUDING THE ALL-INDIA TRAINING SCHEME AT POONA

A serious, but remediable, limitation on the pace of expansion of co-operative agricultural credit is the paucity of trained co-operative personnel, itself a result of the inadequacy of arrangements for training. This applies to most States in India so far as the personnel of Co-operative Departments is concerned, and to practically all, if account is taken of the need to train the personnel of State Co-operative Banks, central co-operative banks, etc., whether these are already in existence or (as suggested in the programmes drawn up for different States by the Reserve Bank) are to be newly established in the process of re-organisation of the co-operative credit structure. For personnel above the subordinate level, few States are in a position, individually, to organise and run a training scheme of their own, the reasons being as follows:—

(i) spread over a relatively small number of students, the overhead costs would be disproportionately heavy ;

(ii) there is not enough training staff, of adequate experience and qualifications, to go round ; and

(iii) another handicap in many States is the absence of suitable institutions (State Co-operative Banks, central banks, etc., of a high standard of efficiency) wherein the practical training given to the trainees would be of real help and guidance.

A certain degree of centralisation of the training of higher and intermediate personnel is, therefore, unavoidable in the interests of economy and efficiency. It was against this background that, in April 1952, the Reserve Bank sponsored in collaboration with the Bombay Provincial Co-operative Institute, a scheme of training which comprises two courses, one short-term and other long-term, in the Co-operative Training College, Poona. These courses, which are in large part subsidised by the Reserve

Bank, are for the training of the higher and intermediate personnel of Co-operative Departments and institutions. (For details please see Appendix I to this Note.) Three short-term courses and one long-term course have already been held. The fourth short-term course and the second long-term course are now in session. The curriculum for the short-term course consists of co-operative law, co-operative banking and other forms of Co-operation, co-operative administration, etc. For the long-term course, the syllabus is the same as in the case of the Higher Diploma Class run by the Bombay Provincial Co-operative Institute at Poona. Attention has been paid to the practical aspects of the training and a detailed syllabus has been drawn up. Appendix 2 gives the number of candidates from each of the several States which availed themselves of the facilities.

2. For a summary of the training facilities available in different States (apart from the All-India Scheme at Poona), reference is invited to Appendix 3. For greater detail perusal is requested of Appendix 4 in which the available information is more elaborately set out. It will be seen that as many as 14 States, many of them Part 'B' and Part 'C' States, provide no facilities at all; in fact, in a few of them, the Co-operative Department itself is of very recent origin. In others, while there are some facilities for the training of intermediate and subordinate staff, there are absolutely no arrangements for the training of senior personnel of the Co-operative Departments and co-operative institutions. Such arrangements as exist for intermediate and subordinate staff are, for the larger part, defective in one way or other; they are often confined to departmental staff only; there is avoidable lack of uniformity in the period of training; the teaching staff employed is not adequately paid and, therefore, the quality is not always good; the staff is in many cases engaged on a part-time basis only; facilities for practical training are lacking, and the libraries provided leave much to be desired.

3. The training facilities in most of the States are arranged by the Co-operative Departments. However, in a few States like Bombay and Travancore-Cochin, the training centres are run by the State Co-operative Institutes; in Madras (including Andhra) the regional schools are independent registered co-operative societies working under the guidance of the State Co-operative Union, while the Central Co-operative Institute is financed and managed by the Co-operative Department. All the same, the Institutes in these States depend on the State Governments for liberal financial aid to balance their budget. The scale of Government expenditure on training in the various States (which, of course, is not the same as the total expenditure in this context), in so far as

expenditure could be readily obtained, would appear to be roughly as follows per annum:—

	Rs.
Bengal	83,000
Bihar	71,200
Bombay	69,000*
Madhya Pradesh	24,800
Madras	24,800
Orissa	26,000†
Pepsu	24,400
Punjab	20,000
Rajasthan	62,000
Uttar Pradesh	29,100
	65,000

4. Replies from States indicate that, as a rule, departmental trainees and employees of co-operative institutions continue to draw their pay (and not a stipend) when they attend the training classes. Newly recruited employees of Government, however (as, for instance, in Madras and the Punjab), are not eligible for pay but are given a stipend. In Bihar and Uttar Pradesh, the practice is to pay a small stipend to the employees of co-operative institutions. In Mysore and Hyderabad, stipends are available to a few deserving candidates.

*Grant for conducting the college and schools.
†Grant for conducting the regional schools only.

APPENDIX 1 TO NOTE I

ALL-INDIA CO-OPERATIVE TRAINING CLASSES AT THE CO-OPERATIVE TRAINING COLLEGE, POONA

A. Short-term Course

ADMISSION

The course is open to officials and non-officials such as Assistant Registrars, District Co-operative Officers, Secretaries and Managers of apex and central co-operative banks, etc. The officers deputed should ordinarily be at least graduates and possess some previous knowledge and experience of co-operation. About 20 candidates can be trained in each session of six months.

COURSE OF STUDIES

The syllabus comprises:—

(i) Co-operative Law,

(ii) Co-operative Banking and other forms of Co-operation, and

(iii) Co-operative Administration.

The syllabus is based on the assumption that the trainees possess sufficient knowledge of the theory and practice of co-operation, at least so far as their own States are concerned. The trainees frequently meet together to discuss, and seminars are a regular feature of the training.

PRACTICAL TRAINING

The period of study is roughly divided into two parts: four months of theoretical training at the College and two months of practical training. Practical training includes visits to co-operative institutions in Bombay State (for one month) and Madras State (for one month). These visits are arranged as two separate tours, usually in the third and fifth months. During these tours, the trainees study the working of commercial banks, central co-operative banks, State Co-operative Banks, central land mortgage banks, other important co-operative organisations and the Agricultural Credit Department of the Reserve Bank of India.

Lectures on practical aspects of banking by experts are also arranged.

FEES, TOUR EXPENSES, ETC.

The expenses of travelling to Poona to join the course and from Poona after completion of the course, a tuition fee of Rs. 75

for the entire course of training, and an amount of between Rs. 650 to Rs. 750 per trainee (depending on the T.A. Rules of the particular State) to cover his travelling allowances during the practical training are payable by the State or the co-operative institution concerned.

Hostel Facilities and Mess Arrangements

The trainees are accommodated in a building specially rented for the purpose and hostel rent which is borne by the trainees is Rs. 60 for the entire period of six months. Messing charges which are also payable by the trainees come to Rs. 60 per month. Ordinarily, boarding and lodging charges, including contribution to the cost of a servant, would be in the neighbourhood of Rs. 80 per month. Extras consisting of washing charges, transport charges, etc., might amount to Rs. 20 more per month. If, however, the trainees are accustomed to breakfasts, extra ghee and milk, fruits, etc., they may have to spend more and the total expenditure in such cases may range from Rs. 100 to Rs. 150 per month.

B. Long-term Course

Admission

This course is designed for the personnel of the Co-operative Departments and co-operative institutions at the intermediate level e.g., Sub-Registrars, Sub-Assistant Registrars, Sub-Departmental Registrars, Chief Inspectors, Senior Inspectors, Managers of co-operative banks, Accountants, Auditors, Field Inspectors of co-operative banks, etc. The candidates for admission should have passed at least the Intermediate Examination. The course is the same as the Higher Diploma Course run at the same College by the Bombay Provincial Co-operative Institute. Out of 60 seats available, 30 are reserved for the candidates under the Reserve Bank of India Scheme.

Duration of the Course

The course lasts for 12 months and consists of two terms, the first covering the period July1 to October 15, and the second term from the third week of November to the end of April followed by intensive practical training for two months. The nature of practical training is determined by the optional subject taken by the student concerned. The study tour is compulsory and is an important part of the training at the College. With a view to acquaint the students with the actual working of different types of co-operative and allied organisations special visits to such institutions are also arranged in the course of the College session.

SYLLABUS

The curriculum is as under :

Group A : Compulsory subjects :

1. Theory, History and Practice of Co-operation.
2. Law of Co-operation and other Laws.
3. Banking.
4. Book-keeping and Accountancy.
5. Agricultural Economics including Elements of Agriculture.

Group B : Optional subjects. (Any one to be taken at the option of the trainee.)

1. Detailed working of Co-operative Societies and working of the Co-operative Department.
2. Advanced Accountancy and Auditing.
3. Advanced Banking.
4. Agricultural Marketing.
5. Consumers' Co-operation.
6. Industrial Co-operation including Village Industries.

FEES

The candidates are charged a fee of Rs. 150 (for the entire course) to be paid in advance to the College by the State Governments or the institutions deputing the candidates. The deputing authority has also to incur an expenditure of about Rs. 400 to cover travelling allowance, etc., in connection with the study tour of the trainees.

BOARDING AND LODGING

Hostel and boarding arrangements are made by the College. Trainees have to bear boarding and lodging charges which are estimated at about Rs. 80 per month.

C. Reserve Bank Subsidy

For the first two short-term courses and one long-term course conducted during 1952-53, the Reserve Bank's subsidy amounted to Rs. 50,272. This included a non-recurring subsidy of Rs. 5,000 given to the Poona College for making additions to the library. The following table gives an idea of the various items of income and expenditure.

Income

	Rs.
Tuition fees	2,625
Rent recovered from trainees	3,820
	6,445

Expenditure (upto 30-4-1953)

	Rs.
Salaries	26,461
Travelling allowances	3,537
Rent	11,601
Stationery	1,882
Postage	200
Dead stock	6,666
Uniforms of peons	50
Gymkhana	241
Subsidies to hostels	805
Miscellaneous	274
Library	5,000
	56,717

Excess of expenditure over income to be met by the Reserve Bank	50,272

APPENDIX 2 TO NOTE I.

STATEMENT OF CANDIDATES DEPUTED BY VARIOUS STATES FOR TRAINING AT THE CO-OPERATIVE TRAINING COLLEGE, POONA.

State	First Short-term	Second Short-term	Third Short-term	Fourth Short-term (in session)	First Long-term	Second Long-term (in session)
Ajmer	..	2	..	..	..	..
Assam	2	..	4	..	..	2
Bhopal	..	..	..	..	2	4
Bihar	..	..	2	4	..	..
Bombay	4	2	..	2	5	10
Coorg	..	..	..	2	..	..
Himachal Pradesh ..	1	..	1	1	..	..
Hyderabad	2	2	4	2	..	..
Madhya Bharat ..	2	2	..	2	6	4
Madhya Pradesh ..	1	..	..	..	..	5
Madras	..	..	1*	..	..	1
Manipur	1	1	1	..	..	1
Mysore	2	..	..	..	3	..
Orissa	..	1	1	1	..	1
PEPSU	..	..	..	1	..	1
Punjab	..	3	1	..	..	..
Rajasthan	3	3	..	..	4	..
Saurashtra	..	..	1	..	4	..
Travancore-Cochin ..	..	..	1	..	4	6
Tripura	..	..	..	..	1	1
Vindhya Pradesh ..	..	..	..	2	..	..
West Bengal ..	..	1	3	1	..	..
Indian Universities ..	..	..	1†	..	..	..
Foreign Countries ..	..	..	1‡	1‡	..	..
Total ..	18	17	22	19	29	36

* Private candidate—not employed in any institution.

† Candidate from Baroda University.

‡ Candidate from Iraq (Economic Development Fellowship).

SUMMARY OF FACILITIES FOR CO-OPERATIVE TRAINING IN VARIOUS STATES OF THE INDIAN UNION

APPENDIX 3 TO NOTE I

State (1)	Name of the Institute (2)	Categories of Staff trained (3)	Period (4)	Departmental or Private (5)
1. BOMBAY	(i) Co-operative Training College, Poona.	*Intermediate* : Accountants, Managers, Sub-Registrars, Dist. Co-operative Officers, Chief Inspectors, etc.	12 months	Departmental staff as well as employees of co-operative institutions. Private candidates also provided they are graduates.
	(ii) Three Regional Training Schools at Surat, Poona and Dharwar and the Co-operative Training Class in Bombay.	*Lower* : Secretaries, Supervisors and Bank Inspectors, Clerks, Managers of Societies, etc.	6 months	Staff of co-operative institutions as well as private candidates. (Minimum academic qualification—Matriculation.)
	(iii) Refresher Classes in mofussil areas.	Members and Panchayatdars of primary societies.	3 days	....
2. BIHAR	Central Co-operative Training Institute, Pusa.	*Intermediate* : Assistant Auditors, Inspectors, Organisers and Bank Managers.	6 months	Open to all.
		Lower : Bank Clerks, Supervisors of multi-purpose Societies and cane co-operatives, etc.	Do.	Do.
3. COORG	Departmental Training at selected centres.	Members, Panchayatdars and Clerks.	10 days	....

APPENDIX 3 TO NOTE I—(Contd.)

State. (1)	Name of the Institute. (2)	Categories of Staff trained. (3)	Period. (4)	Departmental or Private. (5)
4. HYDERABAD ..	(i) Hyderabad Co-operative Union.	*Intermediate :* Subordinate Officers of Department and co-operative institutions.	5 months	Open to all.
	(ii) Regional Schools in rural areas.	*Lower :* Employees of co-operative institutions and others.	4 months	Do.
5. MADRAS (INCLUDING ANDHRA).	(i) Central Co-operative Training Institute, Madras.	*Intermediate :* Senior Inspectors. Junior Inspectors.	12 months	Mainly departmental staff. A few non-officials also admitted.
	(ii) Four mofussil centres at Anantapur, Rajahmundry, Coimbatore and Tanjore.	*Lower :* Supervisors of central banks, Accountants of primary societies, etc.	11 months	Staff and prospective employees of co-operative institutions.
	(iii) Do.	Refresher courses for employees of non-credit institutions.	6-8 weeks.	....
6. MADHYA PRADESH ..	(i) Training Institutes at Nagpur and Jabalpur.	*Intermediate :* Circle Auditors, Managers of central banks, Valuers of land mortgage banks and Chief Group Officers.	3½ months.	Open to all.

APPENDIX 3 TO NOTE I—(*Contd.*)

State (1)	Name of the Institute (2)	Categories of Staff trained (3)	Period (4)	Departmental or Private (5)
	(ii) Training Institutes at Nagpur and Jabalpur.	*Lower* : Society Auditors, Group Officers, Accountants of central banks or land mortgage banks, Managers of agricultural associations and other premier non-credit institutions, Supervisors and Inspectors.	3½ months.	Open to all.
	(iii) Mofussil centres.	Secretaries, Managers, Salesmen-cum-Accountants and members of primary credit and non-credit societies.	21 days.	Do.
7. MYSORE	Co-operative Institute, Bangalore.	*Lower* : Accountants, Secretaries and Managers of co-operative societies.	3 months.	Do.
8. ORISSA	Co-operative Training Institute, Cuttack.	*Intermediate* : Inspectors.	11 months.	Departmental staff only.
		Lower : Supervisors and Bank Assistants.	5-6 months.	Staff of co-operative institutions as well as outsiders.
		Peripatetic classes : For Secretaries and Panches.	7-15 days.	Do.

APPENDIX 3 TO NOTE I—(*Contd.*)

State	Name of the Institute	Categories of Staff trained	Period	Departmental or Private
(1)	(2)	(3)	(4)	(5)
9. PEPSU	Co-operative Training Institute, Patiala.	*Intermediate :* Inspectors and Sub-Inspectors.	3 months.	Departmental staff.
10. PUNJAB	(i) Departmental Training Centre at Kultham Abdullah Shah, Dist., Jullundur.	*Intermediate :* Inspectors and directly recruited Assistant Registrars.	5 months. (10 months in field for Inspectors & 2½ yrs. for Asstt. Registrars.)	Do.
		Sub-Inspectors and Supervisors-cum-Auditors of primary societies, etc.	3 months. (3 months in field.)	Do.
	(ii) Mofussil centres.	*Lower :* Secretaries of primary societies.	14 days.	Employees of co-operative institutions.
11. RAJASTHAN	(i) Co-operative Training School at Jaipur.	*Lower :* Sub-Inspectors.	6 months.	Departmental staff and employees of co-operative institutions.
		Auditors.	7 months.	Do.
	(ii) Peripatetic classes in mofussil centres.	Group Secretaries.	2 weeks.	Do.
12. TRAVANCORE-COCHIN.	(i) Co-operative Training College, Trivandrum.	*Intermediate :* Inspectors and Auditors.	12 months.	Open to all, provided they are graduates.
	(ii) Do.	*Lower :* Supervisors, Clerks, Secretaries, etc.	3 months.	Open to all, provided they are matriculates.

APPENDIX 3 TO NOTE I—(*Contd.*)

State (1)	Name of the Institute (2)	Categories of Staff trained (3)	Period (4)	Departmental or Private (5)
13. UTTAR PRADESH ..	(i) Two Co-operative Training Institutes at Faizabad and Pratapgarh.	*Intermediate*. Inspectors and Auditors.	9 months.	Open to all.
	(ii) Do.	*Lower*. Accountants and Supervisors of co-operative institutions.	9 months.	Do.
	(iii) Four Regional Training Centres (Gandhi Ashrams).	Secretaries of Block Unions, etc.	4½ months.	....
14. WEST BENGAL ..	(i) Co-operative Training Institute, Konnagar.	*Intermediate*: Assistant Registrars.	6 months.	Departmental staff
		Inspectors and Auditors.	12 months.	Do.
		Managers, paid Secretaries and Asstt. Secretaries of co-operative institutions.	4½ months.	Staff of co-operative institutions.
		Supervisors.	3 months.	Do.
		Social workers.	4 months.	Open to all.
	(ii) Classes in mofussil centres.	*Lower*: Secretaries of primary societies.	1 week.	Staff of co-operative institutions.
	(iii) Refresher classes in mofussil centres.	Supervisors.	1 week.	Do.
		Inspectors and Auditors.	2 weeks.	Departmental

APPENDIX 4 TO NOTE I

FACILITIES FOR CO-OPERATIVE TRAINING IN VARIOUS STATES OF THE INDIAN UNION

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SOUTHERN ZONE

Coorg

In Coorg, all the Government co-operative inspectors and staff of the Registrar's office and State Co-operative Bank were trained at the Central Co-operative Institute, Madras, from 1936 to 1939, out of the Government of India grant for co-operative education and training. From 1947 to 1951, a Co-operative Training Institute was functioning in Coorg which trained 115 candidates in four batches. Selected candidates were given monthly scholarship of Rs. 25 each by Government. Two experienced co-operative inspectors (B.Coms.) were entrusted with the work of teaching under the supervision of the Registrar. The course lasted a year and successful candidates were awarded certificates by the Registrar. The Registrar feels that there is no need for such a course now.

Almost every year (sometimes biennially) training classes are conducted at selected centres all over the State for about 10 days for educating the members, panchayatdars and clerks in the principles of Co-operation and account-keeping.

Hyderabad

The Hyderabad Central Co-operative Union, in collaboration with the Co-operative Department, is conducting two types of classes (viz., A and B) for the benefit of the subordinate officers of the Department, the personnel of the co-operative institutions and others interested in the Movement. Class A is intended for the subordinate officers of the Department and the co-operative institutions and is held at Hyderabad, while Class B is intended for the lower staff and is conducted at the regional training schools in the districts.

Training Class A :—The duration of this class is five months, including one month's practical training in big institutions under the guidance of the departmental officers. The syllabus for this class includes Theory and Practice of Co-operation, Commercial and Co-operative Book-keeping, Accountancy, Co-operative Acts and Bye-laws, Law and Practice of Banking, Elements of Mercantile Law and Rural Economics. It is not essential that the trainees should be employees of any institution before joining these classes. The minimum qualification is a university degree but this is relaxed in the case of subordinate officers. Normally a fee of Rs. 10 is collected. Stipends at the rate of Rs. 25 per month are granted in the case of deserving candidates. The strength of the class varies from 35 to 40.

The strength of the teaching staff is limited to six instructors. They are all engaged on a part-time basis and are paid at the rate

of Rs. 10 per lecture. The teachers are generally drawn from university teaching staff and the officers of the apex co-operative institutions.

Training Class B:—As stated above, these classes are meant for lower staff and are organised in the rural areas on a rotation basis in each district so as to give equal opportunity to all areas. In recent months preference has, however, been given to areas served by the Community Projects. Instruction is in the regional languages. The period of training is normally four months, including practical training for one month. A fee of Rs. 3 is charged from each candidate. Stipends are given at the rate of Rs. 25 per month to deserving candidates.

Finances:—The total expenditure incurred on training facilities in the last three years is Rs. 17,875 per annum. Hitherto, this was met out of an annual grant of Rs. 20,000 received by the Union from the State Government for education and propaganda purposes and the Subscription and Education Fund collected by the Union from its affiliated societies. But under the Five-Year Development Plan of the Department, a scheme to promote and accelerate the training facilities has been sanctioned and special funds provided. Thus the entire expenditure of both the classes 'A' and 'B' has been met from this provision in 1952-53 and the claim on the lump sum grant given to the Central Co-operative Union has been curtailed.

The Registrar is of the opinion that it is not necessary for the Co-operative Department to manage and conduct the training and that this may be left to the Central Co-operative Union. Owing to slender resources, the Union has not been able to maintain a regular staff on a permanent basis. The Registrar has estimated that a permanent training institute will involve a recurring expenditure of Rs. 25,000 a year and a non-recurring expenditure of Rs. 50,000, besides an investment of Rs. 10,000 for a good library.

Madras (including Andhra)

General Set-up:—Co-operative training facilities in Madras are being provided through the Central Co-operative Institute, Madras, which is under the control of the Co-operative Department, and four other regional institutes located at Anantapur, Rajahmundry, Coimbatore and Tanjore. The mofussil institutes are independent organisations registered under the Madras Co-operative Societies Act, 1932, and each caters to the requirements of six to eight districts. However, the Madras Co-operative Union exercises general supervision over the mofussil institutes, conducts the annual examination and awards certificates.

The Central Co-operative Institute, Madras

Personnel Trained:—The Central Co-operative Institute at Madras is intended for training candidates selected by the Madras Public Service Commission for the posts of Senior Inspectors and Junior Inspectors, and gives instruction in Co-operation, Auditing, Banking and Book-keeping. Non-officials who are employed or who seek employment in co-operative institutions are also admitted to the Institute, the number of candidates so admitted not exceeding ten per session, provided they have passed the Intermediate Examination of a recognised university.

Period of Training:—The training lasts for a period of twelve months. The theoretical training of nine months is followed up by practical training for three months in districts. An examination is held at the end of the session. Non-officials among the successful candidates are given certificates by the Registrar, while in the case of departmental candidates, only entries are made in their service file.

Staff:—The staff of the Central Co-operative Institute consists of a Principal and two lecturers, who are drawn from the cadre of senior inspectors, for each session, providing training for 40 students. Additional teaching staff is sanctioned by the Government in case of need. The whole expenditure for the maintenance of the Central Co-operative Institute and the cost of training classes is met by the Government.

Stipends, etc.:—Employees of the Co-operative Department getting trained at the Central Co-operative Institute are paid stipends by the Government and they do not receive any pay and allowances during the period of their training. In the case of candidates deputed by co-operative institutions, stipends are paid to the trainees by the institutions concerned in some cases, while some institutions give them their pay and allowances during the training.

Source of Funds:—All expenditure connected with the running of the Central Co-operative Institute is met by the Government. While no fees are charged for official candidates, non-official candidates who are admitted for training are charged a fee of Rs. 70 for the whole course.

The Mofussil Institutes

Personnel Trained and Period of Training:—The mofussil institutes train supervisors of co-operative central banks and other employees or prospective employees of co-operative institutions, the period of training being 11 months inclusive of two months of practical training during which the trainees are attached to some central co-operative banks. The subjects taught are: Co-operation,

Auditing, Banking and Book-keeping. The Madras Co-operative Union has framed regulations for admission to the institutes, namely, that candidates should be those declared eligible for admission to the university or fit for selection for public service by the Madras Public Service Commission. Candidates belonging to scheduled castes and the Muslim community, who have appeared for the S.S.L.C. Examination or equivalent examination but have not passed, are also eligible for admission. The Union conducts the annual examination and awards certificates.

Besides the regular annual courses, a special short course for the employees of non-credit co-operative institutions for about six to eight weeks in April-June is also conducted. Each candidate for the supervisors' course has to pay a fee of Rs. 50 while a candidate for the non-credit course is charged Rs. 5.

Staff:—In the case of the mofussil institutes, the teaching staff consisting of a Co-operative Sub-Registrar as Superintendent and two Senior Inspectors as lecturers for each of the institutes is provided free by the Government. Where non-official staff is employed, expenditure in that regard is subsidised by Government.

Stipends, etc.:—No stipends are paid in the case of students attending the mofussil institutes. All expenditure including that in connection with the practical training is borne by the candidates concerned.

Finances:—As stated above, the Government makes available to the institutes, the free services of the necessary staff. If, however, such staff has not been provided, Government makes available the necessary grant. The cost of this teaching staff provided for the mofussil training institutes during the last three years worked out at Rs. 26,000 annually, which includes payment made to the institutes towards the cost of non-official lecturers. Apart from these, the sources of income consist of (i) fees at the rate of Rs. 50 per candidate for the supervisors' course and Rs. 5 for the non-credit training and (ii) a donation of Rs. 200 per year by each of the affiliated central co-operative banks.

MYSORE

There are no regular institutions or training schools for imparting training in Co-operation in this State. The Mysore Provincial Co-operative Institute, Bangalore, through its eight branches in other district headquarters arranges for conducting training classes at regular intervals for a period of three months. Training classes are normally conducted at district headquarters where facilities for accommodation exist. Government sanctions annual subvention to the Institute for meeting the expenses.

After the theory course, the candidates are taken round in batches, for about a fortnight, to important co-operative institutions located in the district headquarters or at the places where the training classes are held.

The average strength per class is stated to be 35. There is no permanent teaching staff. Honorary lecturers, usually about 10, conduct the training class and an honorarium ranging from Rs. 150 to Rs. 200 is paid to them.

The Registrar feels that the training classes should be properly re-organised on the lines of those obtaining in Madras State and to begin with, at least one training school will have to be opened at Bangalore.

TRAVANCORE-COCHIN

There are no arrangements in this State for imparting education and training to the higher officials of the Co-operative Department and co-operative institutions. The Travancore Co-operative Institute, Trivandrum, runs a Co-operative College, which conducts a Higher Diploma Course in Co-operation for the training of intermediate grade staff of the Co-operative Department comprising Inspectors and Auditors as well as private candidates. Periodically, a short course of three months is also conducted by the Institute for the benefit of the lower staff of the co-operatives.

Higher Diploma Course:—Employees of the Co-operative Department and institutions as well as private candidates are admitted to the class. Admission is, however, restricted to graduates only. The strength of the class in the 1952-53 session was 12. The period of the course is one year, at the end of which the successful candidates are sent for practical training of two months with the Inspectors of the Co-operative Department. The compulsory subjects taught at the Higher Diploma Course are Co-operation (Theory and Practice), Co-operative Law and other relevant legislation, Economics (General and Agricultural), Banking, Accountancy and Auditing; the optional subjects are—(*a*) Detailed working of Co-operative Department, (*b*) Advanced Accountancy and Auditing, (*c*) Advanced Banking, of which one is to be chosen. Examinations are held at the end of the Course and certificates issued to successful candidates.

The teaching staff of the Higher Diploma Course is five. In order to minimise the expenditure, all the lecturers, including the Principal, are appointed on a part-time basis; the Principal is paid Rs. 150 per mensem, while the lecturers are paid Rs. 100 per mensem. Besides the usual teaching staff, experts are requested to give extension lectures on different subjects.

No stipend is paid to the candidates either by Government or by the institutions that send them for training. The expenditure for tours, etc., is also met by the students themselves.

Lower Course:—Admission to the lower course is open to S.S.L.C. holders. The curriculum consists of the study of different types of co-operative societies, the composition of their capital, procedure regarding granting of loans, etc., and book-keeping and auditing. The students of the lower course are taken in batches to the different types of societies in the city and are given facilities to study their working and mode of maintaining records. There is no fixed time limit for practical training.

There is no permanent teaching staff for the lower course. The staff of the short course conducted in 1951, consisted of a Superintendent and seven honorary lecturers. The lecturers were paid Rs. 2-8 per lecture and the Superintendent was paid Rs. 400 for the entire course.

Finance:—The main source of income for the Institute for conducting the College is the collection of fees from students. Each candidate on admission pays an admission fee of Rs. 2, tuition fee of Rs. 150 and an examination fee of Rs. 30. It is stated that this income is not sufficient to meet the expenditure. In the case of the lower course, besides an admission fee of Re. 1, they are charged a tuition fee of Rs. 30, and an examination fee of Rs. 5. The deficit in the budget is made good by the Travancore Co-operative Institute which receives an annual grant of Rs. 30,000 from the Government.

The College is housed in a rented building and there are no hostel facilities. Library facilities also are not adequate.

WESTERN ZONE

AJMER

There are no special arrangements for training the co-operative personnel in Ajmer. One Assistant Registrar was recently deputed to the Co-operative Training College, Poona, for training in the short-term course. The Inspectors are given six months' field training in the Punjab Co-operative Institute before they join the training course for Inspectors in the Punjab. The Sub-Inspector candidates are given training for two months locally and this training is arranged by bringing an Educational Inspector from the Punjab. The secretaries of primary societies receive training through some of the experienced staff attached to the nearest society or with a trained Sub-Inspector.

BHOPAL

No arrangements exist at present for training the personnel of the Co-operative Department in Bhopal. The officials needing training were sent out to States in which training facilities were available. For instance, two Assistant Registrars were sent to Lucknow for training for a period of six months in the year 1950 and two Inspectors were deputed to the Co-operative Training College at Poona in the long-term course in the year 1952. The question of opening an independent centre for the personnel of the Co-operative Department of Bhopal is under consideration of the Government.

BOMBAY

In Bombay, the Bombay Provincial Co-operative Institute has been in charge of the arrangements for co-operative education since 1947. The Institute has organised one Co-operative Training College at Poona and three regional schools located at Poona, Surat and Dharwar. The College at Poona is intended for training the higher departmental staff and persons holding key positions in co-operative institutions. The regional institutions are intended to train the lower staff of co-operatives.

Co-operative Training College, Poona

The Co-operative Training College at Poona conducts one long-term course extending to nearly 12 months of which 10 months are devoted to theoretical training and two months to practical training. On the result of the examination held at the end of the course, the Higher Diploma in Co-operation is awarded. Normally, only graduates are admitted to this course; however, this condition is relaxed in some cases where the person deputed for training has sufficient experience and other suitable qualifications. The candidates for admission need not necessarily be

employees of the Co-operative Department or co-operative institutions. The maximum number that can be admitted to the course is about 60.

Staff.—The staff of the College consists of a Principal, three full-time lecturers and a number of part-time lecturers depending on the optional subjects to be taught.

Course of Studies:—The subjects to be studied are divided into two groups, compulsory and optional subjects. There are five compulsory subjects, namely, Theory, History and Practice of Co-operation, Law of Co-operation and other Laws, Banking, Book-keeping and Accountancy and Agricultural Economics including elements of Agriculture. The candidates are also to choose one optional subject from the following six subjects:

1. Detailed working of co-operative societies and working of the Co-operative Department.
2. Advanced Accountancy and Auditing.
3. Advanced Banking.
4. Agricultural Marketing.
5. Consumers' Co-operation.
6. Industrial Co-operation including village industries.

Practical Training:—After the lectures during the first term are over, students are taken out on a study tour for a fortnight. The study tour is compulsory and is looked upon as part of the training in the College. With a view to acquaint the students with the actual working of specific co-operative and allied organisations, special visits to such organisations are also arranged. Besides these, the candidates have to undergo practical training for a period of two months after their annual examination. The nature of practical training is determined by the optional subject taken by the student concerned.

Co-operative Training Schools (Regional)

The three regional schools are established at Surat, Poona and Dharwar. The courses last for a period of six months consisting of four months of theoretical training and two months of practical training. The minimum educational qualification for admission is matriculation or its equivalent examination. The selection is done by the Superintendent-in-charge of the schools. It is not a condition that the candidates should be employees of the Co-operative Department or of co-operative institutions. In fact, more than half the students attending the classes are outsiders who are not employees of the Co-operative Department or of any co-operative institution.

The staff of the schools consists of one Superintendent, one full-time teacher and two part-time teachers.

The schools have seperate syllabus for the training of Secretaries of rural societies, Supervisors, Bank Inspectors, Urban Secretaries, Secretaries of multi-purpose societies, the staff of marketing societies and the staff of land mortgage banks.

Funds

The expenses connected with the institutions are first met by the Bombay Provincial Co-operative Institute which is a non-official body recognised and aided by the Government. The chief sources of income are fees, donations, educational funds of the institutes created under Section 26(A) of the Bombay Co-operative Societies Rules, 1927, and sales of co-operative literature. Any deficit that is left is made up by Government grants. Such grants during the last three years were as follows:—

1949-50	Rs. 15,987
1950-51	Rs. 49,700
1951-52	Rs. 69,000

The Institute charges a tuition fee of Rs. 75 per term for the candidates admitted to the Co-operative Training College, Poona. In the case of candidates deputed by the Co-operative Department of the Government of Bombay or co-operative institutions in the Bombay State, the fee is, however, reduced to Rs. 50. An examination fee of Rs. 30 is also charged for the Higher Diploma Course. Details of the fees levied in the regional schools are not available. No stipends are paid to the candidates, though a few scholarships are available. In the case of candidates sent by institutions, they receive their regular pay.

Refresher Classes

Co-operative Training Inspectors attached to the District Co-operative Boards also conduct classes of the duration of three days for the benefit of panchayatdars and members of societies. In 1952-53, in all 418 such classes were held and were attended by 6,462 members.

All-India Training Classes

The Co-operative Training College at Poona has undertaken to conduct the All-India Training Classes sponsored by the Reserve Bank, the additional expenditure on this account being met by the Bank. These All-India Training Classes consist of a short-term course of six months for the higher officers of Co-operative Departments and important co-operative institutions of different States in India and a long-term course intended for intermediate personnel of Co-operative Departments and institutions.

The long-term course has been merged with the Higher Diploma Course conducted by the College. Thirty seats in this course have been reserved for the candidates selected by the Reserve Bank.

Madhya Bharat

In Madhya Bharat, there is no training institute for co-operative personnel. Last year, however, training classes for secretaries of primary societies were conducted by the Madhya Bharat Central Co-operative Institute. These classes will continue for five years.

Madhya Pradesh

In this State, there is no full-time co-operative training school or institute for co-operative training. Directly recruited Assistant Registrars are given training for about four to six months before they are placed in independent charge. For other categories of staff, training centres are opened at Nagpur and Jabalpur each year during the rainy season. Classes lasting for a period of three and a half months are held as indicated below. The period of practical training is for 15 days and the visits are confined to institutions at the head-quarters of the training centre. The teaching staff consists of one Assistant Registrar and nine Educational Instructors for the purpose.

Type of class	*Subjects*	*Period of training*
A Class for Assistant Registrars, Circle Auditors, Managers of central banks, Valuers of land mortgage banks and Chief Group Officers, at Nagpur and Jabalpur.	1. History and theory of Co-operation. 2. Government loans and other loans. 3. Banking, Accountancy and Audit. 4. Oral.	Three and a half months (July-October) including 15 days' practical training.
B Class for Sub-Auditors, Managers of tahsil agricultural associations and premier co-operative non-credit institutions, at Nagpur and Jabalpur.	Do.	Do.
C Class for society Auditors, Group Officers, Accountants of central banks or land mortgage banks.	Do.	Do.
D Class for Salesman-cum-Accountants.	1. Co-operative Accounts. 2. Law. 3. Business organisation. 4. Oral.	Do.

Actually, only classes 'A' and 'C' are held. No separate training class is held for Sub-Auditors (B type) as the posts are filled in by promotion only. Managers of agricultural associations and other primary non-credit institutions and Supervisors and Inspectors are admitted to the training class intended for Society Auditors except graduates, who are enrolled in 'A' type of class. Private candidates are also admitted provided they fulfil the requisite educational qualifications. On completion of the class, certificates are awarded to succcessful candidates by the Registrar.

In addition to this, one Educational Instructor is attached to each Assistant Registrar's circle to conduct training classes for secretaries and members of primary credit societies at different centres in his circle; similar training classes are held for the staff of non-credit societies also.

The whole scheme of co-operative training is the responsibility of the Co-operative Department. The entire cost of the scheme works out to about Rs. 24,000 on an average. The private candidates are expected to pay a fee of Rs. 25 for circle auditors' class and Rs. 15 for society auditors' class for a full session. No fee is charged from the employees of institutions.

RAJASTHAN

There are no local arrangements for the training of higher officials of the Co-operative Department or institutions. Usually they are sent to other States where facilities exist. Accordingly, six Assistant Registrars were trained at the Co-operative Training College, Poona, under the Reserve Bank of India Scheme. Inspectors of the Department are deputed to Uttar Pradesh, Punjab or Bombay for a course of theoretical training while arrangements for their field training are made in the State itself. For training the Assistant Inspectors and Auditors, there is a Co-operative Training School at Jaipur.

The following courses are held at the Training Institute at Jaipur:

Auditors	...	...	7 months (including practical training)
Assistant Inspectors	6	,,	(do.)

The candidates are generally employees or prospective employees of the Co-operative Department.

Practical Training

The Auditors and Assistant Inspectors are given practical training outside the class-room for a period of three months. Expenses regarding practical training are met by the Department.

Subjects

The syllabus for Auditors' and Assistant Inspectors' classes includes the following subjects:—

1. Theory of Co-operation including Economics and Rural Economics.
2. Practice of Co-operation including Accounts.
3. Co-operative and other laws.
4. General knowledge.
5. Auditing (for Auditors only).

Peripatetic classes lasting for a period of two weeks are also held with the assistance of the co-operative educational staff for the Group Secretaries of co-operatives. They are trained in the general principles of Co-operation and the working of co-operative societies. Examinations are held at the end of the course and certificates issued.

Teaching staff

The teaching staff consists of one Education Officer (Rs. 625 + Rs. 40 D.A.) and three Educational Inspectors (Rs. 175—275). A few part-time lecturers are also engaged as and when necessary. In addition, lectures on special subjects are also arranged through the officers of the Agriculture, Veterinary, Public Health and Co-operative Departments.

Finance

The entire expenditure of the classes is borne by the Government. The total expenditure budgetted in 1953-54 is Rs. 27,095.

Fees

No fees are charged.

Hostel

The candidates are provided with hostel accommodation at a nominal rent of Rs. 4 p.m. at Jaipur.

Stipends

Candidates who are employees of the Co-operative Department and institutions are eligible for pay and allowances. Other candidates are given stipends as under:—

	Rs.
Inspectors	
(i) During the first seven months of practical training	50 p.m.
(ii) During the subsequent five months of theoretical training outside the State ...	75 ,,
Auditors	50 ,,
Assistant Inspectors	40 ,,

The Registrar is afraid that due to paucity of funds, the co-operative institutions may find it difficult to avail themselves of the existing facilities. Further, the accommodation in the school is also not adequate enough to provide for more than 30 candidates at any one time. The hostel arrangements are also inadequate. Not more than 12 or 13 persons can be accommodated under the present circumstances.

SAURASHTRA

There are no arrangements for imparting training in Co-operation to the officials of the Co-operative Department or of co-operative institutions in this State. However, a Co-operative Training Inspector of the Department conducts, periodically, when sufficient number of candidates for training are available, classes of one month's duration for the training of the secretaries of primary societies and others interested in Co-operation. Some departmental officers and a few fresh graduates are, however, sent to the Co-operative Training College at Poona. According to the Registrar, in the context of the recent origin of the Movement in this State and because of its small size, a special school for co-operative training is not a practical proposition. The Registrar is satisfied with the exising arrangements.

NORTHERN ZONE

PUNJAB

There is a regular training centre attached to the Co-operative Department at village Kultham Abdullah Shah in the Punjab which provides training facilities to the newly recruited staff of the Co-operative Department, viz., Inspectors and directly recruited Assistant Registrars and Sub-Inspectors (supervisors-cum-auditors of primary societies). Besides this, training classes of a fortnight's duration each are also arranged at various mofussil centres for the secretaries of primary societies. Usually, about 40 to 50 such classes are held each year. The entire scheme is sponsored and financed by the State Government.

The training centre at Kultham Abdullah Shah arranges courses of training of (i) five months' duration for the Inspectors and Assistant Registrars and of (ii) three months' duration for the Sub-Inspectors (supervisors-cum-auditors of primary societies). These departmental candidates have regular field training prescribed for their cadre; for example, a directly recruited Assistant Registrar has to undergo field training for nearly 2½ years, Inspectors for about 10 months and Sub-Inspectors for about three months. Before they come to the school, the trainees, other than Assistant Registrars, are expected to have undergone the prescribed training in the field. During the period of training at the School, they are also taken out on short study tours to visit the various types of co-operatives. The training centre can accommodate about 30 candidates. While the Institute does not conduct any regular examination, the candidates have to pass the departmental examination before they are confirmed.

The Inspector candidates are paid a stipend of Rs. 50 per month while the Assistant Registrars get a stipend of Rs. 100 to Rs. 150 per month during their training period. Inspector candidates promoted from sub-inspector's rank while attending the inspectors' training class, are treated as on leave and the period spent by them in the class is debited to their leave account.

The teaching staff comprises one Assistant Registrar, six Educational Inspectors and six Education Assistants. This staff belongs to the same cadre as the field staff but is selected from among the best men having high academic qualifications, experience, efficiency, etc. The Assistant Registrar in charge of the training centre also acts as the Publicity Officer of the Department and is responsible for spreading co-operative information among the general public. No honorary lecturers are employed but the senior officers of the various departments are requested on occasions to deliver lectures on the subjects in which they are specialised.

The total approximate expenditure, which comes to about Rs. 62,000 per year, is borne by the State Government.

DELHI

There is no institute for imparting co-operative training to the officials of the Co-operative Department and co-operative institutions in Delhi. It is proposed to employ a special educational staff consisting of an Educational Inspector and one Education Assistant for educating the office-bearers, staff and members of the co-operative societies, liquidators, auditors and supervisors, etc.

Training to the Inspectors of the Co-operative Department is proposed to be given at the Punjab Co-operative Training Centre, near Jullundur.

HIMACHAL PRADESH

In Himachal Pradesh, there are no arrangements for the training of the personnel of the Co-operative Department or co-operative institutions. The staff of the Co-operative Department are now being deputed for training to the All-India Training Classes at the Co-operative Training College, Poona. Prior to this, the employees were being sent to the Punjab and Uttar Pradesh. Under the Five-year Plan, provision has been made to start a Co-operative Training Institute entirely under Government's control.

PEPSU

There are no arrangements for the training of the higher officers of the Co-operative Department and co-operative institutions in this State. A Co-operative Training Institute has been started recently at Patiala for affording training facilities to the inspectors and sub-inspectors of the Co-operative Department. It is also proposed to utilise the services of the staff of the Institute to hold classes for training the local secretaries of multi-purpose co-operative societies by organising classes in the mofussil areas.

The Institute is under the charge of the Co-operative Department and is financed by the Government. The duration of the class is three months, during which period the trainees are taken round the villages to study the practical working of the societies. The curriculum consists of co-operative law, co-operative theory and co-operative practice. The strength of the class at each session is generally 15 to 20 candidates. Examinations are held at the end of each class but no certificates are awarded. The staff of the Institute consists of a Principal (Rs. 250-400), two senior Instructors (Rs. 150-300) and one junior Instructor (Rs. 90-160).

The actual expenditure of the Institute in 1952-53 was Rs. 19,700; Government have sanctioned an expenditure of Rs. 30,000 for 1953-54.

UTTAR PRADESH

There are two training institutes located at Faizabad and Pratapgarh, mainly intended for the training of intermediate grade staff of the Co-operative Department, namely, Inspectors and Auditors. Arrangements, by separate class, also exist for the training of accountants of co-operative institutions as well as lower staff of co-operative institutions, namely, Supervisors; but it is reported that the co-operative institutions do not avail of this facility. The training of the secretaries of the block unions as sanctioned in the Planning Department is conducted at four Gandhi Ashrams (Regional Training Centres) which are non-official institutions.

The Inspectors and Auditors are selected by the Public Service Commission for appointment in the Co-operative Department whereas the Supervisors are selected by the Uttar Pradesh Co-operative Union. The institutes are run and managed by the Government completely.

The period of training for all the categories is nine months and it can be reduced or extended by the Registrar of Co-operative Societies. Out of the nine months' training period, two months are devoted to practical training. While a post-training examination is held, no certificates are issued to successful candidates.

The syllabus includes, besides theory and practice in Co-operation, Co-operative Book-keeping and Accounts and Rural Administration and Civics, detailed study of Agriculture (both theoretical and practical), Veterinary, Sanitation and Hygiene, Scouting and Spinning and Weaving.

The teaching staff consists of three to four Instructors for each class. The local staff of the Agriculture, Public Health and Animal Husbandry Departments are also required to deliver lectures on subjects concerning their Departments.

The candidates who join the classes are taught free. They are also paid a stipend of Rs. 15 out of Government grants. The expenditure for tours in respect of Inspectors and Auditors undertaken as part of the practical training is met by the Government but in the case of supervisor candidates, it is met by the Uttar Pradesh Co-operative Union. The institutions being Government owned, are wholly financed out of budgetary grants. Such grants in 1952-53 amounted to Rs. 46,152 for general expenditure and Rs. 18,982 as stipends to candidates.

It is reported that there are no proper housing facilities either for the candidates or for the Instructors at both these places. The library is also ill-equipped in comparison to the requirements of the institutes. It appears, there is also no proper arrangement for training in practical agriculture.

VINDHYA PRADESH

In this State, there are no facilities for co-operative training. The candidates, as and when required, are sent to the neighbouring State, viz., Uttar Pradesh, for training. The selection of candidates is made by Government through a Committee appointed for the purpose. The candidates need not necessarily be employees of the Co-operative Department or institutions. The Government grants stipends to the candidates so deputed.

EASTERN ZONE

Assam

A scheme to start a Co-operative Training Institute has been finalised recently and the Institute was to have commenced functioning from October 1, 1953. For the present, the training will be confined to a limited number of officers of the Department and gradually, when more funds are available, training facilities will be extended to the office-bearers of co-operative societies also. Apart from the proposed Training Institute, there is no other arrangement for imparting training in the State.

Courses of study and period of training

Tentatively, it has been decided to provide for two courses of training at the Institute, viz., (i) Diploma Course for the departmental officers and others for a period of nine months and (ii) Certificate Course intended for the office-bearers of co-operative societies, for a period of three months. Both the periods prescribed are inclusive of periods for practical training which will last for eight and three weeks respectively.

Staff

For the present, the Institute will commence work with a Superintendent (Rs. 200-450) and two teachers (Rs. 100-250). Honorary lecturers are expected to be appointed when the Institute starts functioning.

Finance

The Institute will be financed completely by Government. A provision for the current year amounting to Rs. 20,500 has been made in the budget for this purpose. The Government, through the Registrar, will exercise full administrative control over the Institute.

Bihar

The Central Co-operative Training Institute, Pusa, which caters to the training needs of the different categories of the staff of the Co-operative Department and co-operative institutions, is the only institution in Bihar. Trainees from other States are also admitted to the Institute with the permission of the Registrar of Co-operative Societies. It is run entirely under the Government's control. No fees are charged from the candidates.

The classes conducted at the Institute are generally of two types—one meant for the intermediate category of trainees like Assistant Auditors, Inspectors, Organisers and Bank Managers and the other for lower category of trainees like Bank Clerks, Supervisors of multi-purpose co-operatives and cane

co-operatives, etc. The strength of each class is about 40. The period of each course varies from four to six months and the period of practical training lasts from one to two months. To provide facilities for practical training, the Institute has organised, round about Pusa, a number of multi-purpose societies which work under the direct supervision and control of the Principal, Co-operative Training Institute. Besides, the trainees are deputed to central co-operative banks, cane marketing unions, and other co-operative institutions for a study. Opportunities are also afforded to take part in schemes of rural reconstruction in the Community Projects in operation in the area. On completion of their training, the successful candidates are granted certificates by the Institute.

The teaching staff consists of six gazetted and four non-gazetted officers. In addition, officers from other Departments like Veterinary, Animal Husbandry, Public Health, Industries, etc., are invited to deliver lectures on the subjects relating to their own Departments. Their services are free.

The entire expenditure of running the Institute is borne by the State Government. Such expenditure in 1951-52 and 1952-53 was Rs. 76,132 and Rs. 71,193 respectively. As pointed out earlier, the students are not required to pay any fees. Free hostel accommodation is provided to all trainees. The Bihar State Co-operative Bank has recently contributed Rs. 5,000 for payment of stipends to the staff of central co-operative banks undergoing training at the Institute. It is reported that one batch of staff of central co-operative banks has been allowed stipends at Rs. 25 per month, out of the funds provided by the State Government and the Bihar State Co-operative Bank. The bank staff, having leave to their credit, are paid their leave salaries and allowances by their employers. Persons already employed under the Government are eligible for their pay and allowances during the period of their training.

Ordinarily, the trainees meet their own expenses on study tours. In the case of Government employees, the Government pays their travelling allowances for such journeys undertaken for their practical training. Further, the Institute has a motor van which is utilised for conducting study tours in connection with the practical training of students at the neighbouring co-operative societies and central banks, the cost thereof being met out of Government grant.

MANIPUR

No facilities for co-operative training are available in Manipur. Departmental candidates, viz., Inspectors and Assistant Auditors are now being sent to the All-India Training Classes at

the Co-operative Training College, Poona. The departmental Inspectors and Assistant Auditors in their turn instruct the Secretaries of primary societies in the proper maintenance of accounts, etc. The candidates sent to Poona are paid a deputation allowance of Rs. 75 over and above their pay. This allowance is going to be reduced to Rs. 40, from this year.

ORISSA

There are no arrangements in this State for the training of higher officials of the Co-operative Department and co-operative institutions. Training facilities for the intermediate grade staff of the Co-operative Department and co-operative institutions and lower staff of the co-operatives are provided by the Co-operative Institute at Cuttack, which is organised, financed and run by the State Government. The Registrar is in charge of the Institute. Three types of classes are conducted, as indicated below:—

1. A class for departmental Inspectors for a period of 11 months (including one month's practical training).
2. A class for Supervisors and Bank Assistants for a period of five to six months.
3. Refresher classes for Inspectors and Bank Supervisors for 3 months.

Subjects taught in Inspectors' class include Co-operation (historical and general), Co-operative Law and Procedure, Book-keeping and Accountancy, Auditing and Banking. Under the present arrangements, practical training to departmental Inspectors is given for one month during the course under the guidance of lecturers. On completion of the exmination, they are given another month's practical training in audit work under the supervision of the Assistant Registrars. Supervisors and Bank Assistants are given practical training in co-operative institutions at Cuttack. Normally, 30 trainees are admitted in each class. No certificates are issued to successful candidates.

The staff of the Institute consists of the Principal (Rs. 200-460), three Lecturers (Rs. 120-250) and one Sub-Assistant Registrar (Rs. 155-250) who are well qualified. Besides, part-time lecturers are employed who are specially remunerated for delivering lectures. For instance, the Accountant of the State Co-operative Bank is paid Rs. 5 per lecture while a Barrister of the Orissa High Court—a part-time lecturer—is paid Rs. 20 per lecture.

No fees are collected from the candidates trained nor are any contributions received from the societies deputing the candidates. Those already employed in the Co-operative Department continue to receive their pay and allowances. No stipends are paid to the other candidates. As an incentive to co-operative central banks

to send their employees for training, provision is made in the State budget to pay subsidies to co-operative central banks to meet a part of the additional cost involved in deputing their candidates for training. The expenditure for tours in connection with practical training, which involves visits to other towns, are met by the establishments to which the trainees belong. The average expenditure for running the Institute, which comes to about Rs. 22,000 to Rs. 24,000, is fully met by the State Government.

The Registrar is of the opinion that arrangements for the accommodation of the Institute and the hostel are not satisfactory as they are located in private buildings taken on rent. Sufficient finance is also not forthcoming for conducting short training classes for office-bearers of co-operative societies on an extensive scale. It is also pointed out that co-operative institutions do not evince keen interest in having more trained staff to work in them.

West Bengal

The Co-operative Training Institute at Konnagar has been in existence since 1937, for the training of the following categories of direct recruits to the Co-operative Department and co-operative institutions. Besides this, training classes for the Secretaries of primary co-operative societies and refresher classes for Supervisors are also held at different centres from time to time in consultation with the territorial Assistant Registrars. The trainees in all cases, excepting social workers, must be either employees of the Co-operative Department or institutions or candidates selected for recruitment. The response from co-operative institutions is not adequate.

Courses conducted at the Training Institute

Category of staff	*Period of theoretical training*	*Period of practical training*
i. Assistant Registrars	4 months	2 months
ii. Inspectors	7 „	5 „
iii. Auditors	7 „	5 „
iv. Supervisors of co-operative institutions ..	3 „	—
v. Managers, Paid Secretaries and Assistant Secretaries of co-operative institutions ..	4½ „	—
vi. Social Workers	4 „	—
Courses conducted in Mofussil Centres		
vii. Secretaries of primary co-operative societies.	1 week	—
viii. Refresher courses for Inspectors and Auditors	2 weeks	—
ix. Refresher class for Supervisors	1 week	—

Subjects taught

The following subjects are taught in the classes:—

i. Theory and Principles of Co-operation.

ii. Practice and Procedure of Co-operation.

iii. Co-operative Law.

iv. General Laws (selected sections and chapters of some laws of land).

v. Economics (General, Agricultural and Rural).

vi. Banking Law and Practice.

vii. Book-keeping and Accountancy.

viii. Auditing.

Examinations are held at the end of every course but no certificates are awarded except in the case of social workers. Results are recorded in the service registers of employees.

Teaching staff

The teaching staff consists of one Assistant Registrar of Co-operative Training and Education who is the Principal (grade pay) of the Institute, four Inspectors of co-operative societies (Rs. 150-300 and 20 per cent. special pay) and six Auditors (Rs. 100-175 plus 20 per cent. special pay) as Instructors. All members of the staff are highly qualified and trained for the purpose. There is provision for part-time employment of professional Accountants and a university Professor of Economics. The Principal and the Instructors are given rent-free quarters. Experts from different Government Departments are also requested to deliver lectures on subjects in which they are specialised. They receive no honorarium.

Fees

No fee is charged from employees of the Co-operative Department and institutions. Social workers have to pay monthly fee of Rs. 5 and an examination fee of Rs. 10.

Stipends, etc.

The Assistant Registrars under training are allowed full pay while Inspector candidates and Auditor candidates are given subsistence allowance of Rs. 40 and Rs. 30 per month respectively. Their expenses for practical training are borne by the Government. Supervisors of central banks and industrial unions are given full pay and some travelling allowance by their establishments; in addition, they are given an allowance of Rs. 10 per month by the Government. Managers and Accountants of co-operative societies get their full pay and training allowances from their respective societies.

Finance

The Institute does not receive any contributions from societies sending the candidates and the entire expenditure of the Institute is borne by the Government of West Bengal. The expenses in 1952-53 amounted to Rs. 82,944.

It is stated that the library has been considerably depleted as a result of the transfer of about 70 per cent. of the books to East Pakistan at the time of partition. The Government has sanctioned Rs. 1,200 for the purchase of new books this year.

NOTE II

CONSIDERATION AND APPROVAL OF THE MAIN FEATURES OF AN INTEGRATED ALL-INDIA SCHEME FOR TRAINING AT ALL LEVELS, NAMELY, HIGHER, INTERMEDIATE AND SUB-ORDINATE.

On a review of the working of the training scheme at Poona and of the existing arrangements for training in different States in respect of all categories of staff, it is obvious that facilities for such training have to be expanded and improved if the needs of the Movement, including those arising from the re-organisation of the co-operative credit structure undertaken by the various States, are to be met in a satisfactory manner. The integrated Scheme proposed below assumes (following the decision already taken) that the Reserve Bank will be responsible for the training of higher and intermediate personnel, while that of the subordinate staff will be the responsibility of the Government of India, co-ordination being secured by one Committee being in charge of all the sectors of training on an all-India basis.

2. For the co-operative personnel at the higher level, i.e., for the training of Assistant Registrars, Co-operative Sub-Registrars, Managers and Secretaries of central banks and marketing societies, etc., the short-term course at Poona is proposed to be expanded so as to meet fully, for some time to come, the estimated total need of States in respect of the training of higher personnel (about 35 to 40 for each course or 70 to 80 per year instead of about 40 per year as at present). The number of prospective trainees in the higher grade is not expected to be more than 70 to 80 per annum; hence, one centre, viz., at Poona, should suffice for this purpose for some time to come.

3. As regards the training of staff a rung lower in the ladder, e.g., Inspectors, Sub-Inspectors, Auditors of Co-operative Departments and Accountants, Assistant Managers and Inspectors, etc., of co-operative institutions, the existing arrangements at Poona do not suffice to meet all-India needs. The number of candidates likely to be deputed is expected to be fairly large and Poona being too far away from many of the States, the need for organising training at more centres on a regional basis is obvious. It is, therefore, proposed to organise three such centres, one each in the Southern, Eastern and Northern zones, in addition to the Poona centre which will continue to cater to the needs of the States in the Western zone.

4. As regards the subordinate personnel of Co-operative Departments and co-operative institutions, training arrangements are best organised on a local or State basis. In this connection, it is proposed to strengthen the existing arrangements where they happen to be inadequate and to organise them where they do not exist. Some of the States will have to be subsidised, on a grant-in-aid or other suitable basis, if the training arrangements are to be quick and effective, as well as, to some extent, centrally controlled and co-ordinated. Finance for this purpose will be made available by the Government of India (Ministry of Food and Agriculture) from out of the provision of Rs. 10 lakhs provided in the Five-year Plan.

5. It may be mentioned that one of the limiting factors that have stood in the way of State Governments making full use of the training facilities provided by the Reserve Bank at Poona has been the expenditure involved in respect of the candidates deputed as well as of the substitutes appointed. For securing even the present response, much effort has been necessary by way of publicising the scheme and persuading State Governments and institutions (through personal contacts, correspondence, etc.) to avail themselves of the facilities offered. This effort will, of course, be kept up. But even so, it is doubtful whether response can be maintained even at the present level unless the causes of inadequate response are removed. One important suggestion in this context is that certain financial concessions be offered so that backward States, in particular, may make full use, not only of the existing facilities, but also of the expanded scheme of training now envisaged. Details in regard to this and other proposals will be found in the Notes that follow.

NOTE III

CONSIDERATION AND APPROVAL OF PROPOSALS FOR EXPANDING AND MODIFYING THE SHORT-TERM COURSE AT POONA AS AN ALL-INDIA TRAINING CENTRE FOR HIGHER PERSONNEL

It has been mentioned in Note II that, in respect of arrangements for the training of higher personnel, it is proposed to increase the strength of the short-term classes at Poona from 20 to 35 or 40 per course, which would enable 70 to 80 candidates to be trained at the College every year. This, it is felt, should satisfy the needs of the Movement for the present. In this connection, the following points arise for consideration:

(1) *Specialised Courses: Theoretical*

At present, there is only one type of common training imparted to all the candidates, irrespective of whether they are departmental officers, bank employees, or employees of other co-operative institutions, and no specialised courses for particular types of employees are provided in the College. If such courses have not hitherto been contemplated, it was largely because the total strength was only 20, and specialised training for only a few of these would have been both difficult and costly to organise. With the proposed increase in the number of trainees to 35 or 40, however, it should be possible to divide the class into sizable groups, such as departmental staff, bank employees and others and provide for special courses for each. Taking, for instance, the departmental staff, in addition to a common course of theoretical training, additional lectures on departmental set-up, audit, supervision and inspection can be arranged to be delivered. Similarly, for trainees desiring to specialise as officers of co-operative banks, lectures on commercial banking, co-operative banking and co-operative land mortgage banking can appropriately be arranged. As for the individual needs of other candidates drawn from different categories of institutions (e.g., marketing, weavers' societies, stores, industrial societies, etc.), though it may be difficult to organise regular courses, at least some theoretical instruction can be provided for through lectures by specialists in each line.

A point arising for consideration in this connection is whether the specialised courses should follow after the general (common) course or be concurrent therewith. In any case, the general training given should not be curtailed on this account. This would mean that, along with the usual lectures pertaining to the regular curricula, some additional lectures on the special side of training

should also be arranged. General and special courses cannot be 'consecutive' without lengthening the total period available.

(2) *Specialised Courses: Practical*

As already indicated, the trainees at the Poona College have to undergo a course of two months' practical training in visits to commercial banks, co-operative banks and other co-operative institutions. As in the case of theoretical training, for the purpose of practical training also, the class will have to be split into three groups, viz., departmental candidates, bank employees and others. Thus, the departmental staff will spend more time seeing the practical working (including audit and inspection) of the Co-operative Departments, while the bank employees will concentrate on studying the practical working of commercial banks, apex and central co-operative banks and land mortgage banks.

For the third group (comprising staff of miscellaneous societies) separate specialised training would be more difficult to arrange, except in regard to one or two well-defined categories. For instance, a trainee from a weavers' society may be given practical training in the Madras Handloom Weavers' Co-operative Society for, say, two weeks or so. Similarly, a trainee from consumers' stores may be given practical training in the Triplicane Urban Co-operative Stores, Madras, as well as the South Indian Co-operative Consumers' Stores, Bombay.

(3) *Teaching Staff*

At present, the staff consists of three full-time professors and six part-time lecturers for general training. An increase in the number of students from 20 to about 40 would not by itself call for additional teaching staff. But as regards the specialised courses, it might be necessary to employ one or two additional members on the staff. More important than this would be to arrange for lectures by specialists in the field. While this may not call for any large expenditure on honoraria, travelling expenses and halting allowances would certainly have to be paid according to their service conditions or status. For the third short-term course at Poona, a series of six lectures on banking were delivered by officers of the Reserve Bank. These lectures were generally appreciated as useful.

(4) *College Accommodation*

Under the new scheme, two lecture rooms (and necessary furniture) would seem to be required, in addition to the existing common lecture hall, so as to serve the three groups of trainees referred to above.

(5) *Hostel Accommodation*

It might be necessary to rent another building for the purpose.

(6) *Concessions*

As regards financial concessions to be offered so as to ensure that full advantage is taken by different States of the expanded facilities, the following proposals are submitted for the consideration of the Committee:—

(i) *Free tuition*: At present a total fee of Rs. 75 is charged for the short-term course ; this may be abolished.

(ii) *Payment of travelling allowance*: Single second class fares for the journeys (*a*) to and from the training centre, and (*b*) on the tours connected with practical training. (At present, travelling allowances are met by the State Government concerned.)

(iii) *Rent-free lodging*: At present certain nominal rents are charged.

(iv) *Monthly stipends*: To meet part of the cost of boarding, candidates may be paid Rs. 75 per month while at the training centre and Rs. 100 per month while on tour.

NOTE IV

CONSIDERATION AND APPROVAL OF PROPOSALS FOR REGIONAL TRAINING CENTRES FOR INTERMEDIATE PERSONNEL—LONG-TERM COURSE

As indicated in Note II, it is proposed to start three more regional centres (in addition, that is, to the Poona Centre) for providing training facilities for the intermediate grade staff of the Co-operative Departments and co-operative institutions. For that purpose, the country will be divided into the following four zones.

South	*West*	*North*	*East*
Andhra	Ajmer	Bilaspur	Assam
Coorg	Bhopal	Punjab	Bihar
Hyderabad	Bombay	Delhi	Manipur
Madras	Madhya Bharat	Himachal Pradesh	Orissa
Travancore-Cochin	Madhya Pradesh	PEPSU	Tripura
Mysore	Rajasthan	Uttar Pradesh	West Bengal
	Saurashtra	Vindhya Pradesh	
	Kutch		

The suitability of particular centres in these regions is discussed in the following paragraphs.

Southern Zone

2. A study of the existing training facilities available in the Southern zone (Appendix 4 to Note I) will show that most of the States included in this zone have some facilities or other for the training of co-operative personnel, but not to the extent necessary. To meet fully the demand in these States, it is proposed to open a centre at Madras. The considerations taken into account in proposing Madras as the centre for this zone are: (i) the location of Madras city is fairly central so far as the Southern zone is concerned; (ii) co-operation in all its important aspects is fairly well-developed in that State and facilities for practical training are more easily available than in any other State in this zone; (iii) this centre is well-suited for organising specialised training in certain subjects, particularly land mortgage banking and co-operative audit; (iv) suitable premises for college and hostel are likely to be readily available. The existence of a number of banks and colleges in the city will also be an advantage in case of need to draw on the services of bankers or professors for delivering lectures, etc.

Western Zone

3. Barring Bombay, in no State in this zone can it be said of the co-operative movement that it is particularly well-developed. As stated already, the Poona Co-operative Training College will continue to serve this zone. At present, only 30 seats are reserved for the candidates deputed under the Reserve Bank of India Scheme. It is proposed to increase this number to 40 or 45.

Northern Zone

4. The States in the Northern zone, generally speaking, have practically no organised training facilities. Some consideration has already been given to the selection of a proper place for the location of a regional centre. The choice would seem to lie between Delhi and Meerut (Uttar Pradesh). As between the two, Meerut is perhaps preferable. It is comparatively well developed in co-operation with about 800 societies in the rural and urban areas, some block unions, seed stores, etc. There is also a district co-operative bank at Meerut and a banking union at Hapur. A detailed note on the suitability of Meerut as a centre has been obtained from the Joint Registrar of Co-operative Societies, Uttar Pradesh, and it is appended for information (Appendix 1). As regards Delhi, the problem of securing suitable premises for a college and hostel is more acute than in Meerut, with correspondingly no out-weighing advantages.

Eastern Zone

5. All the States in the Eastern zone are relatively backward in Co-operation. Four possible centres with regard to this zone are: Calcutta, Burdwan (Bengal), Pusa (Bihar) and Ranchi (Bihar). Of these, Calcutta may have to be ruled out if only on account of difficulties likely to be encountered in securing suitable accommodation. A suggestion has been made by the Registrar, West Bengal, that Burdwan should be considered, as it is well developed industrially as well as co-operatively. A copy of the letter of the Registrar of Co-operative Societies, West Bengal, enclosing a note on Burdwan is attached (Appendix 2). It may, however, be observed that Burdwan has no advantages to offer by way of accommodation, availability of teaching staff, etc., and everything will have to be started from scratch if a college is to be opened there. The next alternative is Pusa. The Registrar, Co-operative Societies, Bihar, has sent a note on Pusa which is also appended (Appendix 3). He would prefer the centre to be located at Pusa where, unlike Burdwan, there is already a training institute, run by the Government, with its own buildings for college and hostel. There are eight lecture halls each with a capacity to seat 50 students, while the hostels can accommodate about a hundred in

all. From the point of view of practical training, however, the facilities available by way of good co-operative institutions in the neighbourhood, it does not appear that the availability is large either at Pusa or at Burdwan. For this part of the training it may be necessary, at least partly, to fall back on visits to other States, such as Bombay or Madras or both. Therefore, only the other factors such as accessibility, cost of living, cost of making arrangements for starting our regional school, etc., have perhaps to be the main factors in determining the choice of the centre in this zone. Ranchi is another place suggested by the Bihar Registrar in his letter.

6. The selection of suitable centres apart, the following further points regarding the courses of study, staff, concessions to be given to the trainees, etc., have also to be considered.

I. Management of the Regional Centres

A Local Committee of five members including one representative of the Reserve Bank of India and the Principal of the Training Institute as Secretary, may be constituted for the management and conduct of the routine affairs of the regional training centres.

The Local Committee will administer the affairs of the regional training centre subject to such general instructions and policies as may be laid down by the Central Committee from time to time. It may meet twice or thrice a year, or oftener if necessary, to regulate admissions, approve the syllabus, put up the budget to the Central Committee for approval, etc. The day-to-day work of the centre will be carried on by the Principal under the general guidance of the Chairman of the Local Committee.

If the idea of a Local Committee is generally approved, the strength and composition of each Local Committee is a matter for decision by the Central Committee.

The long-term course of training at Poona is being conducted with the help of the Bombay Provincial Co-operative Institute and a Committee constituted by the Institute is in charge of the arrangements. The Chief Officer, Agricultural Credit Department, Reserve Bank of India, has been co-opted as a member of this Committee to participate in such of its deliberations as pertain to the training classes sponsored and financed by the Reserve Bank. This machinery for the conduct of training classes at Poona has been found adequate in practice. It is, therefore, suggested that, so far as the Poona Centre is concerned, the existing arrangement may continue and there is no need to constitute a separate Local Committee.

II. Strength of the Classes

It is proposed to admit about 40 to 45 trainees in each centre.

III. Qualifications of the Trainees

Applicants should ordinarily be graduates of a recognised university (preferably B.A. in Economics, B.Com., or B.Sc. (Agriculture)). In special cases, candidates who have passed the Intermediate Examination in Arts or Science and have thereafter served in a Co-operative Department or organisation, may be admitted to the course on the recommendation of the Registrars of Co-operative Societies of the States concerned. Such a minimum qualification condition seems to be necessary, as otherwise the candidates may not be able to follow the theoretical and other instructions adequately.

IV. Procedure

Applications for admission should be sent through the respective Registrars of Co-operative Societies. The final selection will be made by the Local Committee in charge of the regional centre. At each centre, the allotments of seats as among different States in a particular zone may be made by the Local Committee, taking into account the number of institutions for whose benefit the training is conducted, the relative development of the Movement and the facilities locally available for training official and non-official candidates.

If the number of existing employees of co-operative institutions and Co-operative Departments seeking admission is less than the maximum permissible strength, a few outside candidates with the requisite educational qualifications may be admitted on the recommendation of the Registrars of Co-operative Societies of the States concerned on the understanding that the candidates would serve a co-operative institution or Co-operative Department for a period of five years.

V. Duration of the Course

As it is, the long-term course at the Co-operative Training College, Poona, extends to 12 months, consisting of 10 months of theoretical training and two months of practical training. While this may continue so far as Poona is concerned, it is felt that the courses at the other centres might be limited to 11 months, one month being left over as interval between the close of one session and the commencement of the other.

VI. Course of Study

The following subjects will be compulsory:

1. Co-operative Principles and Practice

2. Co-operative Law
3. Banking: General and Co-operative
4. Book-keeping and Accountancy
5. Rural Economics and Elements of Agriculture

Special subject (one of the following):

1. Co-operative Banking—General
2. Co-operative Land Mortgage Banking
3. Departmental set-up (Audit and Supervision)
4. Miscellaneous—Co-operative Societies.

A detailed syllabus covering the above subjects as well as some of the specialised courses suggested below is attached (Appendix 4 to Note IV).

VII. SPECIALISED TRAINING

It would be desirable to introduce some kind of specialised training for particular groups of co-operative employees, whether departmental or otherwise, as has been proposed for the short-term course at Poona. At present, under the Reserve Bank of India Scheme at Poona, all trainees undergo the same course of study except in regard to a selected optional subject. The practical training is based on the special subjects chosen. While it is not proposed unduly or prematurely to disturb the arrangements for either theoretical or practical training at Poona, it is felt that, at the new regional centres at least, some improvement on the Poona system should be attempted, and that more emphasis should be placed on specialisation in particular lines, both in respect of theoretical and practical training. Some tentative suggestions in this regard are given below:

The trainees at each centre may be divided into three groups—(i) Banking, (ii) Departmental, (iii) Miscellaneous Co-operatives. The bank trainees may perhaps be further divided into two groups, viz., those interested in short-term and medium-term co-operative banking and those wishing to specialise in long-term or land mortgage banking. The total period of training for all the three groups may, perhaps, be divided on the following lines:

(1) *Common Training*

(*a*) General Theoretical training for five months

(*b*) Practical Training in miscellaneous institutions for 1½ months.

(2) *Specialised Training*

(*a*) Theoretical instruction in the subject in which different groups of candidates propose to specialise for $1\frac{1}{2}$ months

(*b*) Practical Training in the specialised line for three months.

An alternative to the above proposals would be to have the theoretical classes for $6\frac{1}{2}$ months at a stretch. Instead of trying to make the period of training for the specialised groups separate from the general training, it may be possible to arrange, side by side with the general instruction classes, one or two periods for specialised classes also. In other words, general theoretical and specialised theoretical training would be concurrent instead of consecutive.

(i) *Specialised Training in Banking*: So far as facilities for training in Banking are concerned, they can be provided at all the three centres. But, for land mortgage banking, it would not be worthwhile to have special facilities at the centres chosen either for the Eastern or Northern zone, for the simple reason that land mortgage banks working on successful and sound lines do not exist in either of the two zones. Madras has good facilities for students interested in mortgage banking. It is, therefore, for consideration whether such students, from whichever part of the country they may come, should not all be sent to Madras for training.

(ii) *Departmental Employees*: All the three centres will offer facilities for study of co-operative administration but it may be stated that two of the most important functions of departmental employees, viz., audit and inspection, particularly the former, are more efficiently carried on in Madras than in most other States. It may, therefore, be desirable, if it is not very difficult for the trainees, to send the audit staff of the Departments to Madras for training.

In making the above suggestions, it may be observed that if employees of mortgage banks and audit staff of the Departments from all the States are sent to Madras for training, in view of the special facilities available there, the number of seats available for other trainees will automatically become reduced and they may have to be provided for in the other three zones. If the Committee approve of the proposals, details will be worked out.

(iii) *Employees of Non-Credit Institutions*: Facilities will be provided for imparting special training in those aspects of non-credit co-operation which are fairly well-developed such as consumers' stores, marketing societies, industrial societies, and so on. This course may be offered in all the centres.

A draft syllabus for the theoretical classes is appended. The Committee may kindly examine the same as well as the suggestions made above for practical training and standardise the course for all India.

VIII. Examination, etc.

There will be a written examination after the training is over and certificates will be awarded by the Institute to candidates who are successful. The certificates may be signed by the Principal of the Institute and the Chairman of the Local Committee and the representative of the Reserve Bank of India on the Committee.

IX. Staff

The teaching staff may consist of a Principal and two lecturers. In addition, it might be necessary to appoint part-time lecturers for the special courses. The qualifications of the Principal and the lecturers will have to be generally laid down. The Principals of the proposed regional institutions should be persons with experience of Co-operation and should have suitable academic qualifications. The lecturers, for example, may be drawn from the ranks of Co-operative Assistant Registrars of experience having aptitude for lecturing work. The Committee is requested to indicate (1) who should select the teaching staff—the Central or the Local Committee, (2) what qualifications should be laid down ; in particular, whether academic attainments and teaching ability should be preferred to practical experience in co-operation or *vice versa,* and (3) remuneration.

Arrangements will be made for a series of lectures on special subjects by experts (officials and non-officials) in the field. The travelling allowance of the lecturers will be met from the allotment for the scheme.

In addition to the teaching staff, the regional centres will have to be provided with staff for office work, etc. We may perhaps start with a lower division clerk, a typist, three peons, a *masalchi*-cum-sweeper and a watchman at each of the centres. Any proposals regarding changes in the staff will be made by the Local Committee and finally decided by the Central Committee.

X. Building, Furniture and Equipment

The buildings selected for the College should have enough accommodation for the training classes (three or four lecture halls, a room for the Principal, a room for the lecturers, a library hall and an office room), while the hostels should have provision for about 40 to 45 trainees. It is also necessary to provide furniture for the use of the trainees, teaching staff, and office establishment

in addition to certain minimum dead-stock equipment like clock, typewriter, etc. There will have to be a library with a reading room attached. The financial implications of these proposals are discussed elsewhere.

XI. CONCESSIONS

Certain suggestions regarding the financial concessions to be given are indicated below:

(i) *Free tuition*: At present, a total fee of Rs. 150 is charged for the long-term course. This may be abolished.

(ii) *Payment of travelling allowance*: Single Intermediate class fares for the journeys (*a*) to and from the training centre, and (*b*) on the tours connected with practical training. At present this is met by the State Government.

(iii) *Rent-free lodging*: Nominal rent is now charged.

(iv) *Monthly stipends*: To meet part of the cost of boarding, a stipend of Rs. 50 per month while at the training centre and Rs. 75 per month while on tour is suggested.

XII. FINANCIAL ESTIMATES

Detailed estimates regarding the financial implications of the regional training centres, taking into account the concessions proposed above, have been worked out in respect of the proposed centre at Madras and are attached (Appendix 5). It will be seen therefrom that the expenditure will come to about Rs. 93,375 in the first year and that for the second and third year about Rs. 83,375 per annum. The scale of expenditure in the other centres may, however, be slightly higher, in view of the fact that the trainees may have to come either to Bombay or Madras for practical training. Roughly, therefore, it may be estimated that the cost will be around Rs. 1 lakh per annum for the long-term course at each of the four regional centres.

APPENDIX 1 TO NOTE IV

A BRIEF NOTE FROM THE JOINT REGISTRAR OF CO-OPERATIVE SOCIETIES, UTTAR PRADESH, CONCERNING THE SUITABILITY OF MEERUT AS A REGIONAL CENTRE

GEOGRAPHICAL SITUATION

Meerut is a centrally situated city in Northern India connected with road and rail all round. It is the headquarters of the Commissioner of Bareilly, Agra, and Meerut Divisions. It is situated at a distance of 40 miles from Delhi by road and rail. It is a big junction of the Northern Railway. It is almost on the border of the East Punjab. It is connected by all the neighbouring districts of Sahranpur, Dehra Dun, etc., by rail as well as road and regular Government buses ply from Delhi to Meerut and from Meerut to Dehra Dun and adjoining districts. It has the healthiest climate in the whole of Uttar Pradesh.

2. MUNICIPAL AND CANTONMENT BOARDS

It is also a cantonment station with the headquarters of a Sub-Area Commander. It has separate railway stations of Meerut City and Cantonment. It has city Municipal Board as well as Cantonment Board to look after the civic life of the city and cantonment areas. They both have their own water works. The town and the cantonment both are very well electrified.

3. EDUCATION FACILITIES AND POPULATION

It is the sixth biggest town of the Uttar Pradesh as far as population is concerned, with about 3 lakhs of inhabitants. It is very well educationally developed having a very big and old Meerut College in the town, having post-graduate classes with facilities of research in almost all the Arts and Science subjects. There are several other degree Colleges in the town and the district.

4. MANDIS FOR AGRICULTURAL MARKETING

Meerut is a big business centre with very big *Mandis* for agricultural produce at Hapur and Meerut City, the former being only 20 miles from Meerut by road and rail.

5. BIG INDUSTRIES

There are as many as seven sugar mills in the district, all receiving their total supplies of cane through co-operatives. There are also other big industries such as textile mills, vegetable oil mills and others at Modinagar which is hardly 14 miles from Meerut on the Meerut-Delhi Road.

6. Cottage Industries

Meerut is also well known for its cottage industry, manufacture of scissors and production of handloom cloth as well as Dari and Niwar. Sports goods manufacturing is yet another important industry which has been established at Meerut after the partition. It is rather now the biggest sports goods manufacturing centre in India. There are other important cottage industries as well such as dyeing and printing in the town and the district.

7. Co-operatives

There are about 800 co-operative societies of various types in the rural and urban areas. The co-operatives thus cover almost half of the district consisting of 1,600 villages. There are 35 co-operative block unions in the district with 14 seed stores under them. There are also 14 co-operative consumers' stores in the rationed area of the district having an owned capital of about Rs. 8 lakhs. Tube-well irrigation societies and consolidation of holding societies are special features of the co-operative movement in the district. Forty tube-well societies were organised last year and another 50 are under organisation for this year. Consolidation of holdings have been made in 48 villages through co-operative societies and work in eight villages is in progress.

Co-operative Banking

There is a district co-operative bank at Meerut and also a banking union at Hapur supplying credit to its affiliated societies. The financial condition of both these institutions is sound.

Co-operative Federation

The district co-operative federation is the pivot of co-operative marketing in the district. It has owned capital of more than three lakhs and working capital of about seven lakhs. It was sole importer for sugar in the district and also importer of cloth and yarn. It also owns a workshop for the manufacture of agricultural implements, and is now starting manufacturing of oil engines. They are also sole distributors for Ferguson Tractors in the district and own a workshop for their repairs and maintenance. They also distribute fertilisers and other products of I.C.I. and D.C.M. Chemical Works. The Federation provides marketing facilities to all the co-operatives of the district doing marketing work.

APPENDIX 2 TO NOTE IV

GOVERNMENT OF WEST BENGAL,
CO-OPERATIVE DIRECTORATE,
WRITERS' BUILDING,
CALCUTTA, *the* 30*th April,* 1953.

D. O. No. 108-T.A.

DEAR SHRI VENKATAPPIAH,

I enclose a short note regarding the suitability of Burdwan for setting up a Training College of Co-operation by the Reserve Bank of India. In case Burdwan is selected, we will, of course, try and give every possible help in the way of acquisition of site, etc. We may also decide to shift our Co-operative Training Institute at present located at Konnagar—a place about seven miles from Calcutta—to Burdwan. An arrangement for running the Training Institute in association with the Reserve Bank may be drawn up on the same lines as at Poona.

In case, it is decided not to locate the Institute in a mofussil town, it may also be considered whether the Institute can be set up in Calcutta or its suburbs. We are not very satisfied with the present site of our Training Institute and are considering the question of acquiring a more permanent site. If the final decision of the Reserve Bank of India on this matter is communicated to us, we will be in a position to come to a decision.

Yours sincerely,
(Sd.) G. D. GOSWAMI.

Shri B. Venkatappiah, I.C.S.,
Executive Director,
Reserve Bank of India,
Bombay 1.

ANNEXURE TO APPENDIX 2

A SHORT NOTE ON THE SUITABILITY OF BURDWAN AS A REGIONAL CENTRE

It is the headquarters of the district of Burdwan and is the second largest mofussil town in West Bengal. Its population is in the neighbourhood of 75,000. It is an important railway station on the Eastern Railway, 67 miles north-west of Calcutta and is the terminus of a metre-gauge railway from Burdwan to Katwa. The Grand Trunk Road runs through the heart of the town. The principal bus routes to different towns and places in the district commence from this town. The Damodar River flows on the southern side of the town. The State Agricultural Farm and Seed Multiplication centre at Burdwan is the biggest of its kind in the State. A Training Centre for Village Level Workers for Community Development Projects is running at Burdwan under the Ford Foundation Scheme. The major portion of the area covered by the D.V.C. Scheme in West Bengal is within the district of Burdwan. All amenities like electricity, water-supply and telephone systems are available in Burdwan. There are a good number of notable physicians in the town. Rickshaw provides the cheapest conveyance in the town. Climate is not extreme and the cost of living is moderate.

In the sphere of co-operative activities, Burdwan also plays an important role. Burdwan Central Co-operative Bank is the biggest bank of its kind in the State of West Bengal having a working capital of Rs. 41.52 lakhs composed of owned capital and deposits. It has 612 primary societies affiliated to it and 197 individual members. It required no financing either by Government or by the Reserve Bank of India. Total deposits received and paid in 1951-52, amounted to Rs. 1.02 crores and Rs. 1.03 crores respectively. Total loans issued and recovered in 1951-52, amounted to Rs. 11.71 lakhs and Rs. 12.60 lakhs respectively. Its total investment in security and deposit amounted to Rs. 29.03 lakhs as on 30-6-52. Burdwan District Central Co-operative Multi-purpose Society Ltd., is another important society in the town which has 144 individual members and 96 affiliated societies, including six farming societies and 82 multi-purpose societies. It carried on business in textile, foodgrains, sugar, quinine, iron and steel, etc., and lent tractors to members for agricultural operations. Its gross profits in Trading Account in 1951-52, amounted to Rs. 1.49 lakhs. A good number of joint farming societies have been started in this district.

Burdwan Co-operative Land Mortgage Bank Ltd. has about 1,100 members with a total working capital of Rs. 6.23 lakhs. It advanced long-term loans to agriculturists to the extent of Rs. 1.25 lakhs in 1951-52, the total investment in loans being Rs. 5.73 lakhs.

Burdwan Co-operative Industrial Union is also situated in Burdwan town. It has 44 weavers' societies as its members. In 1951-52, its total purchase and sale of yarn, handloom products, etc., amounted to Rs. 3.60 lakhs and Rs. 3.54 lakhs respectively.

There are a good number of successful consumers' co-operatives in this District, especially in the Asansol Sub-division.

APPENDIX 3 TO NOTE IV

OFFICE OF THE REGISTRAR, CO-OPERATIVE SOCIETIES, BIHAR.

D. O. No. 50 TCS

PATNA, 3rd *October*, 1953.

DEAR MR. VENKATAPPIAH,

You will kindly recall that on the 17th September, 1953 while I was at Bombay, I had discussion with you regarding the location of one of the Regional Co-operative Institutions at Pusa. After my return from Bombay, I had discussed the matter with the Secretary to Government, Development Department, Bihar, and with the Minister-in-charge of Co-operation and they very much welcome the idea of Pusa being one of the centres for locating the Regional Co-operative Institute.

Pusa is situated in the District of Darbhanga on the bank of river Gandak. It is connected both by rail and road from Muzaffarpur which is the headquarters of the Tirhut Division. It is about 23 miles from Muzaffarpur. Muzaffarpur itself is situated on the railway line which runs right from Assam to Gorakhpore and Lucknow. It is, therefore, a very convenient centre for those belonging to Assam, Bengal and Bihar. So far as the students from Orissa are concerned, they will no doubt have to travel to Patna and then to Pusa.

Government of Bihar is maintaining a Central Co-operative Training Institute at Pusa for a long time past. This Institute provides training to Inspectors, Auditors, Bank Managers, Supervisors and other Bank staff. It has also a peripatetic section attached to it which gives training to other office-bearers of the primary societies.

The Institute is located in a masonary building which was formerly European Guest House of the Imperial Council of Agricultural Research Institute at Pusa. It contains eight rooms which can be conveniently used as class-rooms with sitting accommodation for 50 students in each room. There is a Hostel which can easily accommodate 100 students. Residential quarters for teachers and play-ground for students are also attached to the Institute. The Institute is located in the compound of the Sugar Research Institute where a large number of Officers belonging to the Agriculture Department have been posted. I may point out that this Institute has taken the place of the old Agricultural Research Institute maintained by the Government of India which

was shifted after the Earthquake of 1934 to New Pusa, Delhi. The Animal Husbandry Department also maintains a farm at Pusa in the same compound. The Research Station has its own electricity supply.

The climate of the place is very good. There are a large number of villages on all sides of Pusa in which a network of multi-purpose co-operative societies has been organised. Some of these societies are model societies. Pusa is also the headquarters of the Community Project area comprising 300 villages around it and co-operative societies have been organised or are being organised in all these villages. There are three central co-operative banks near about Pusa at Muzaffarpur, Samastipur and Darbhanga. Samastipur is only 12 miles away from Pusa and Darbhanga is about 26 miles away from it.

Probably one of the greatest advantage of Pusa is that it is located away from any big town or any industrial area and, therefore, it provides the right atmosphere for study and training. Pusa is also one of the cheapest and healthiest towns in Bihar and a student can easily meet all his expenses of food and lodging at Pusa within Rs. 50 p.m.

I hope you will be good enough to place the case of Pusa before the Committee. In case, however, the Committee feels that Pusa is slightly out of the way and will, therefore, be probably somewhat inconvenient for students from Orissa, an equally good alternative place for locating the Institute would be at Ranchi. Ranchi has a very good climate and Government moves to Ranchi for a few months in summer every year. There will be no difficulty about finding suitable place for locating the college and hostel at Ranchi. Ranchi is also very easily accessible both from Orissa and Bengal. There is direct train service between Calcutta and Ranchi. Students from Orissa can proceed to Ranchi either via Kharagpur or Sambalpore. It is a peaceful, small and quiet town away from industrial areas. There is a central co-operative bank at Ranchi itself. It is also located in the midst of 'Adivasi' area and all the modern amenities of life are available there.

Yours sincerely,
(Sd.) B. N. ROHATGI.

Mr. B. Venkatappiah, I.C.S.,
Executive Director,
Reserve Bank of India,
Bombay.

APPENDIX 4 TO NOTE IV

SYLLABUS FOR THEORETICAL TRAINING AT THE REGIONAL CENTRES

Subject No. 1

Theory, History and Practice of Co-operation

GENERAL

Economic organisation—ancient and modern—Development of economic life in different forms of economic organisation, capitalism, syndicalism, communism, co-operation etc.

Principles of co-operation—Features of a Co-operative Society.

Some co-operative problems and co-operatives.

(*a*) Limited *vs.* unlimited liability in Agricultural Credit Societies,
(*b*) Single *vs.* Multi-purpose Societies,
(*c*) Element of compulsion in Co-operatives,
(*d*) Central *vs.* Federal Organisation,
(*e*) Producers *vs.* Consumers,
(*f*) Co-operative employees *vs.* Employers,
(*g*) De-officialisation of Co-operative Movement,
(*h*) Co-operation and State aid,
(*i*) Co-operation and Politics.

HISTORY OF CO-OPERATION

Pioneers—Raiffeisen and Schulze in Germany—Woollenburg and Luzzatti in Italy—Robert Owen and Rochdale Pioneers in England—Sir Horace Plunkett in Ireland—Sir Frederick Nicholson and Dupernex in India.

General study of co-operation in foreign countries with special reference to (1) Credit movement in Germany, (2) Mortgage Banks in Prussia, (3) Labour Societies in Italy, (4) Producers Societies of France, (5) Dairy Societies of Denmark, (6) Industrial Co-operatives of China, (7) Marketing Societies of U.S.A. and Canada, (8) Consumers Movement in England, (9) Collective Farms of Russia and Palestine.

India:—Origin and growth of Co-operative Movement in India—from 1904 till date.

Practice of Co-operation

Principles of sound organisation—characteristic features of different types of societies.

Co-operative Credit in India (Short-term): The Credit Structure —Unitary *vs.* Federal.

(i) Rural Credit Societies—Constitution and functions—Raising and employment of funds—Management—Progress in the development of rural credit societies—Scheme for further development.

Multi-purpose Co-operative Societies: Re-organisation of rural credit societies into multi-purpose societies—Multi-purpose societies of the full-fledged type under the Rural Development schemes.

(ii) Urban Banks—Constitution, working and management of urban banks—Employees' societies—Societies for mill workers, petty wage-earners etc.

(iii) Central Banks—The need for central banks—Constitution and functions—working—management—Composition of capital—Raising and employment of funds—how credit limit is fixed for societies—How societies are controlled and supervised.

(iv) State Bank—Constitution and functions—relation with affiliated central banks and money market.

(v) Supervising Unions—Membership and management—Income and expenditure—Contrast with banking unions and guaranteeing unions—History of Federations.

Co-operative Credit in Inida (Long-term):

Need for long-term credit—Formation of land mortgage banks in Madras State—Primary land mortgage banks—their constitution —area of operation—Basis on which and purpose for which they give loans—Method of recovery—Need for central land mortgage bank—its formation and working—State-aid in the shape of services of officers, guarantee of debentures, etc.

Non-Credit Co-operation in India:

(i) Consumers' co-operative societies—Objects of co-operative stores—the economic basis of co-operative stores—the system of sale—Division of profits—Dividend on purchases—Double compartmental system of maintaining stock—History of co-operative stores, semi-urban stores and urban stores—stores for special classes such as employees stores, Police stores, primary stores and the co-operative wholesale stores.

(ii) Co-operative Marketing Societies: Objects—Area of operation and membership—Management—Finance—Sales system—Co-ordination of work between the village credit society, the marketing society and the central bank—Controlled Credit—Loans on standing crops—Loans on the pledge of produce—Godown facilities—Elimination of middlemen—Need for apex institution—Co-operative marketing federations—Fruit and vegetable growers' co-operative societies—State-aid for the construction of godowns.

(iii) Co-operative Housing—History and general progress—Different types of housing societies and their distinguishing features.

(*a*) Ordinary building societies,

(*b*) House construction societies,

(*c*) Co-operative townships, and

(*d*) Co-operative house mortgage banks.

Rules for the grant of loans to housing societies.

(iv) Weavers' co-operative societies: State handloom weavers' co-operative society—Constitution and management—Primary weavers' societies—working of housing schemes for weavers' societies.

(v) Co-operative farming: Different types of co-operative farming—the special features of land colonization societies—Government assistance and the system of tenure of land—New development of tenant farming with private lands.

(vi) Miscellaneous societies: Co-operative insurance societies—Labour contract societies—Better living societies—Thrift societies—Agricultural demonstration societies—Irrigation and kudimaramat societies—Land reclamation societies—Producers'-cum-consumers' societies—Milk supply societies and unions—Cottage Industries' societies including women's societies.

Co-operative societies for the resettlement of ex-servicemen—Co-operative workshops—Land colonization societies—Motor transport societies.

Co-operative societies for the rehabilitation of ex-tappers and ex-addicts (prohibition amelioration scheme).—Jaggery manufacturing societies—Milk supply societies—Land colonization societies—cattle-breeding societies, etc.

OTHER TOPICS

Co-operative education—The importance of education for co-operation—The present system—Training of departmental officers—Training of non-official employees—Training of panchayatdars and members—Co-operative training institutes and the

State Co-operative Unions—Reserve Bank's Scheme of All-India Co-operative Training.

Arbitration,
Execution,
Supersession,
Liquidation.

IMPORTANCE OF ADEQUATE SUPERVISION OF SOCIETIES:

Agencies in different States.

Audit: Importance of regular audit.

Study of All-India and State Reports on Co-operation—Particular reference to Maclagan Committee, Royal Commission on Agriculture, All-India Planning Committee, Rural Banking Enquiry Committee and All-India Rural Credit Survey Report, etc.

Reserve Bank of India's Agricultural Credit Department—Role in the sphere of agricultural credit (*a*) short-term, (*b*) medium-term, (*c*) long-term—*Other activities of Agricultural Credit Department—Recent studies made by the Agricultural Credit Department regarding Co-operative Movement in various States*: Defects observed—Remedies suggested—Achievements.

Subject No. 2

Co-operative Law

History of Co-operative Legislation in India—Act of 1904—Act of 1912. Detailed and critical study of the latter. Prominent features of co-operative unit—Co-operative Societies Act—Contract and Sale of Goods Act—Summary of provisions regarding mortgages, leases and sales—Land Revenue Code.

Co-operative Societies Act 1932, Madras and Bombay Act 1925 and Rules—Madras Land Mortgage Banks Act 1934 and Rules—Need for separate Land Mortgage Act in other States—A critical study of model by-laws.

Subject No. 3

Banking

Functions and attributes of Money—various systems of legal tender, monetary standard and token coins, issue of notes and the law relating to the same, metallic currencies in India, Indian currency notes and law relating to fiduciary limit, remittances Gresham's Law.

Central Banking—Theory, functions—Reserve Bank of India.

Commercial Banking—Principles of Commercial Banking —Banking, its definition, functions and utility and economic significance—short history of English and Indian banking—Banks in India—Money-lenders—Indigenous Bankers—Joint stock banks —Exchange banks—The Imperial Bank—Co-operative and Land Mortgage Banks—Banking Companies Act, 1949—Provisions relating to business that can be done by banking organisations—prohibition of lending—prohibition of common directors—cash reserve—powers of the Reserve Bank to control advances—Restriction on opening of branches—Inspection—Further powers of Reserve Bank.

Practical hints on banking procedure:—

Indian Negotiable Instruments Act—Negotiable Instruments —bills of exchange—hundies, cheques, bills, promissory notes—their requisites and formalities regarding negotiations, endorsements—payment of cheques and bills—collection of cheques and bills—other credit instruments—demand drafts—circular letters and travellers' cheques—postal order—remittances—documentary bills—confirmed credit—revolving credit.

Banker and customer—definition—their relationship—rights and liabilities—current account and deposit account—formalities —overdraft—cash credit—loan account—accounts of different parties—individuals, joint account—partnership account—accounts of limited liability companies, other accounts—precautions to be adopted by banker—safe custody deposits.

Advances to customers.—Principles of good lending—unsecured advances to private and trading customers, assessment of a balance sheet for lending purposes—suitability or otherwise as banking cover of different securities, their valuation, method and form of charge, precautionary measures to ensure good title, release on repayments or realisation on default—different types of securities and their worth—margins, etc.

Bankers' balance sheet—assets and liabilities—employment of funds by a banker—cash reserve—proportion—fluid resources—investment in money market—securities—bills discounted, stock exchange securities—documents of title to goods—land and buildings—insurance policies—unsecured advances—banking and mercantile terms.

Money markets:—its fluctuations, periodic and other—the supply of money and the price level—sources of money supply—the process of creation of money. Bank Rate—Market Rate—bill brokers and discount and acceptance houses—discount market—clearing house and its functions—capital market—stocks, shares and bonds—stock exchange operations—Reserve Bank's scheme for Bill Market.

The practical working of a bank—the general duties of the officers of a bank—the manager, the accountant, the cashier, the correspondence clerk, the collecting clerk—Board of Directors, business committees—local and advisory committees and conduct of meetings.

Co-operative Banking

Federal *vs.* unitary co-operative structure—the role of the apex co-operative bank and central banks in the co-operative structure—membership, share capital of central financing agencies, under and over-capitalisation—means to tap different types of deposits—rates of interest offered on deposits—maximum borrowing limit—how fixed—fluid resources—Reserve Bank's circulars on the subject—investments—loan policies—over-extended position—commercial banking activities—long-term loans by central banks, etc. Supervision of the affiliated societies.

Subject No. 4

Book-keeping and Accountancy

1. Principles of Book-keeping—Objects—Single and double entry systems—Advantages of double entry system.

2. Cash book—Cash book with discount, bank and transfer columns—Columnar cash book—Petty cash book—Imprest system—Bank reconciliation statement—Passing adjustment entries in cash book.

3. Journal—Writing up of journal—Purchase journal—Sales journal—Sale or return books—Preparation of the following documents—Credit and debit notes, account current and invoice—Inland and foreign—Statement of accounts bills and cheques.

4. Ledgers—General Ledger—Personal and Impersonal ledgers—Bought and Sales ledgers.

5. Consignment accounts—Consignment inward—consignment outward—Account sales.

6. Depreciation—Two methods—Fixed and reducing instalment systems.

7. Reserves—General and specific—Reserve fund.

8. Different financial accounts—Trading account—Profit and Loss Account—Income and expenditure account—Receipts and payments account.

9. Final accounts—Preparation of trial balance—and its objects—errors disclosed and not disclosed—Correction by journal entries—Recasting correctly a wrong trial balance given—Com-

piling of trading account, profit and loss account and balance sheet from trial balance, receipts and disbursements account and previous balance sheet.

10. Partnership accounts, taking in a new partner—Purchase of a firm as a going concern—Goodwill—its meaning and treatment in partnership accounts—Payment of premium—Revaluation of assets—Interest on capital—Division of profits—Withdrawals—Payment of salary to a partner.

11. Company accounts—Constitution—Difference between terms including partnership and limited companies. Capital—ordinary and preference shares—profit and loss account—dividends—preparation of balance sheet.

Subject No. 5

Rural Economics

Difference between elementary principles of economics and agricultural economics—Definition of economics and agricultural economics and inter-connection between the two peculiarities of agriculture—Different forms of capital needed in agriculture—Rural indebtedness—the Sowcar and his importance—Debt conciliation, sub-division and fragmentation—consolidation of holdings—Punjab experiments—Large-scale and small-scale farming—crop insurance, scientific manuring.

Meaning of agricultural credit—classification of agricultural credit according to its kind or types, purposes and use, security and period, etc., etc. Agencies, etc.

Marketing of Produce—General problems and defects—Grading and standardisation, processing—weights and measures—Regulated markets.

Cottage Industries—their place and development—revival of cottage industries.

Land Tenures in India—Land revenue policy—Relationship between landlord and tenant.

Agricultural Labour—Need for agrarian reforms.

State Agriculture—Research—Demonstration—Education—Propaganda—Department of Agriculture—Financial Aid—Need for greater co-ordination.

Community Projects—aims—achievements.

Animal husbandry—Cattle breeding—Fodder supply—Dairy farming—Salvage of dry animals—Veterinary aid—Cattle insurance.

Importance of Agriculture as a basic industry of the nation; its relation to other sciences and activities.

Plants—Various parts, their function and the way of taking food and kind of food taken and the effect of each kind on the growth.

Seeds—Their selection and storage, etc., and germination and usefulness.

Recognition of plants and seeds. Study of important crops of the State, their classification and cultivation, cost of production, income, profit and loss, etc.

Soil—Its variations, fertility, classification and valuation.

Irrigation—Methods of irrigation—water requirements of crops.

Manures—Kinds, methods of preparation, times and quantity of application to crops, etc.

Fruit plants—Nursery, method of plant propagation, cultivation and care of fruit crops, fruit preserves and products.

Live-stock—Poultry, care feeding, and marketing, etc.

Dairy—Dairy animals, care feeding, clean milk production and milk products.

(SPECIAL COURSES)

1. Land Mortgage Banking

1. THEORY

History—Land Mortgage Banks in Germany, France, Norway, Sweden, Japan, etc.—Attempts in India—Madras, Bombay, Orissa, Tranvancore-Cochin, Mysore, Madhya Pradesh, etc.—Patterns of land credit institutions—private or capitalistic—Co-operative—semi-State and State-pattern suitable to India—Co-operative.

The need for long-term finance—why short-term and long-term banking institutions should be separate—Functions of land mortgage banks—Sources of funds—Constitution—Bye-laws—Loans.

Methods of raising funds—issue of bonds—form and denomination of bonds—period of debentures—principle of linking the period of bonds to period of loans—rates of interest on bonds—methods of redemption—trustees—redemption of debentures—sinking fund—advance repayments—re-investment of repayments.

Loans—purpose—security—margin in security—valuation of security—repaying capacity—second and third loans.

2. PRACTICE

Primary land mortgage banks—procedure adopted in preparation and transmission of loan applications by primary land mortgage banks to central land mortgage banks and obtaining funds for disbursement—recoveries—how they are passed on to central land mortgage bank—overdues—procedure for proceeding against defaulters—practice relating to valuation and inspection of land—examination of statistics in village records—annual re-valuation of mortgage lands.

3. LEGAL

Title—prior encumbrances—study of law relating to property.

4. GENERAL

Reasons for slow development of land mortgage banking in India—need to revise tenancy laws—need to simplify legal procedure—need to improve machinery for the realisation of overdues—dealings of Central Land Mortgage Banks directly with individuals and dealings through primary banks—land mortgage bank as a department of apex bank—co-ordination between Central

Land Mortgage Bank and primary banks—co-ordination between land mortgage banks and other co-operative organisations—Reserve Bank and land mortgage banks.

2. Co-operative Audit

Part I—General Audit.

1. Principles of auditing—Definition of audit—Objects of audit—Advantages of an audit—Various forms of audit (Statutory, interim, concurrent and final)—Audit programmes—Internal check—Rights, duties and liabilities of Auditor.

2. Audit of cash transactions—Internal check as regards cash receipts and payments—Vouching of receipts—Vouching of payments—Missing vouchers—Treatment of extra-ordinary receipts and payments—Miscellaneous receipts—Differentiation between capital and revenue—Deferred revenue expenditure—Vouching of Bank transactions—Petty cash book—Verification of cash and bank balances—Bank reconciliation statement.

3. Audit of trading transactions—Vouching of purchase journal—Purchase returns—Cash and credit purchases—Hire and instalment purchases—Vouching of cash and credit sales—Goods on consignment—Sales returns—Treatment and vouching of packages and empties—Vouching of allowances against sales—Consignment—Sale or return—Treatment of bad and doubtful debts.

4. Vouching of journal and subsidiary books—Checking of fixed deposits, recurring deposits, demand draft, bill registers and other books and checking postings to cash book and ledgers.

5. Ledgers—Audit of personal and impersonal ledgers—Verification of postings and total.

6. Depreciation—Principal methods of providing depreciation on different classes of assets, viz., fixed, floating, wasting and fictitious assets.

7. Reserves—General and specific reserves—Reserve funds—Secret reserves.

8. Contingent liabilities—Treatment and disclosure.

9. Verification of assets—General consideration—Verificacation of existence—Verification of value—Examination of overdue assets.

10. Stock in trade—Checking of inventory—Method of stock-taking—Stock in transit and with agents on sale or return and consignments—Basis of valuation—Differentiation between trading and non-trading stock.

11. Loans—Vouching of different classes of loans—Time-barred loans—Treatment of interest charged on time-barred and overdue loans.

12. Bad debts—Creation of adequate reserves—Treatment of bad debts.

13. Profit and loss account and balance sheet—Verification of profit and loss account and balance sheet—Treatment of capital profits—Gross profit—Net profit and divisible profit.

14. General—Different programmes of audit for various concerns—Examination of minutes book and bye-laws—Bank resources statement—Over-capitalization—Over-trading—Under-capitalization.

Part II—Co-operative Audit.

1. Audit of Co-operative Societies—State controlled audit—Registrar's responsibility—Rights, duties and responsibilities of the auditors of co-operative societies as compared to those of auditors of Joint Stock Companies—Differences between inspection, supervision and audit—Various agencies employed for audit by the Registrar—Government staff—Audit unions—Registered Accountants—Various forms of audit (Statutory audit, concurrent, interim, final and test audit) Books to be maintained by Co-operative Societies—Brief description of the books—Audit report—Annual statements—Difference—Audit certificate issued by the Registrar—Preparation of audit—Commencement of audit—Mechanical audit—Administrative audit.

2. Audit of Credit Societies—Limited and unlimited liability—(*a*) Checking of the cash book—Vouching of receipts—Receipts book—Chalan or paying-in-slip system—Share capital and entrance fees—Loans from central banks—Deposits—Repayment of loans by members—Interest—Principal—Court costs—Interest and dividend on investments—Sale proceeds of investments and immovable property—Other miscellaneous receipts—Missing folios in the receipt book—Counterfoils left blank—Comparison of counterfoils with originals—Vouching payments—Definition of voucher—Share capital (refunded)—Loans to members—Shares invested in central bank or in other institutions—Refund of deposits—Repayment of loans to central bank—Establishment and contingent charges—Supervision fund—Court costs—Remuneration for clerical work—Dividends—Expenditure out of common good fund—Investment of Reserve fund—Other investments—Debentures—Government Promissory Notes—Purchase of immovable properties—Adjustment of value of immovable properties purchased in sale—Buildings constructed out of building

fund—Expenditure out of general funds—Cases in which sanction of Registrar is necessary—Withdrawal from Reserve Fund when permissible—Missing vouchers—Verification of cash balance—Cash on hand and in bank—Savings deposit—Bank pass book—Reconciliation statement—Non-production of cash balance by office-bearers before the auditor—steps to be taken to enforce production.

(*b*) Checking of ledger postings—General ledger—Special ledgers—Ledger for loans, share capital, borrowings, investments, suspense, etc.,—Verification of ledger balance once a quarter in limited liability societies in concurrent audit—Preparation of the statement of receipts and charges—Liability sheet.

(*c*) Administration audit—Examination of cash book—Daily closing of accounts—Signatures of Secretary and Treasurer—Retention of heavy cash balances—Re-loaning of collections—Book adjustments—Examination of the ledger of borrowings—Maximum credit limit of society—Refund of deposits on due dates—Property statement—Examination of loan ledger—Overdue loans—Adequacy of action taken to recover overdue loans—Time-barred debts—Writing off of irrecoverable debts—Authority of sanction—Defaults by members of the Panchayat—Membership in two credit societies—Examination of liability register—Individual maximum borrowing power—Examination of admission book—Dates of admission and cessation of membership—Signature of members—Arrears of share capital instalments—Examination of minute book—Proper wording and legality of resolutions—Meetings of the general body and panchayat—Quorum—Powers—Examination of other books and registers—Fluid resources register, pass books of members, register of closed loans,—register of properties purchased in execution enquiries in regard to the general administration of the societies in accordance with the provisions in the Act—Rules and bye-laws.

(*d*) Final closing of accounts—Ledger balances—Valuation and verification of assets—Verification of loans—Obtaining the signature of borrowers on the liability sheet—Benami loans—Confirmation slips in limited liability societies—Valuation of loans and classification of loans as good, bad, or doubtful—Reserve for bad and doubtful debts—Items held under objection—Valuation of Government securities, etc.—Valuation of furniture—Verification of securities and produce pledged—Verification of bonds—Attestation of repayments with signature of borrowers and surety in bonds—Verification of properties purchased by societies—Fall in the value of investments—Investment Reserve—Independent verification of investments by personal correspondence with the institutions and obtaining of certificates of non-encumbrance—

Outstanding assets—Interest pending realization—Interest accrued but not overdue, overdue and accrued after an item of interest has become overdue, overdue—Book profit—Net profit—Interest and Dividend due on investments—Expenditure paid in advance—Deferred revenue expenditure—Adjusting heads—Verification of liabilities—Share capital—Loans and deposits—Reserve fund—other reserves—Unclaimed dividend—Undivided profits—Undisbursed profits—Building fund—Dividend equalization fund—Common good fund—Supervision fund—Outstanding liabilities—Interest pending payment—Audit fees due—Establishment and contingent charges due—Adjusting heads—Other liabilities.

(*e*) Profit and loss account—Profit—Interest earned—Miscellaneous income—Loss—Interest paid and due—Establishment and contingent charges paid and due—Miscellaneous items.

(*f*) Balance sheet—Marshalling of various items—Difference between assets and liabilities—Reconciliation of the difference with the net profits as per profit and loss account—Reconciliation of figures as per the ledgers and as per balance sheet drawn—Difference—publication of balance sheets.

(*g*) Audit certificates—Summary of defects—Parts A & B—Confidential reports—Special report relating to frauds or misappropriation of cash and goods—Auditors' responsibilities—Verification of loans, investments, examination of bad debts, statute-barred debts and bonds—verification of the existence of properties and their effective possession with society—Verification of original receipts or pass books with members—Unticked items in ledgers—Loans under execution—Statements of office-bearers regarding missing bonds and loans under execution to be obtained.

3. Audit of co-operative stores—Double compartmental system—How an improvement over the older system—Purchase, issue and stock registers, saleman's indent register—Register of issues to saleman—sales chit book—Verification of stock—Deficit in stock—Condemned article—Valuation of stock—wastage, dryage, or shortage—Normal depreciation allowed—Responsibility for deficit stock—Register of trade deposits—suppliers' personal ledger—Members' credit purchase register—Recovery list—Register of bonus on purchases by members—Stock book of forms, furniture, stationery, empties, etc.—Prices fluctuation reserve—Books to be maintained by depots and branches—Internal check and control over branches.

4. Audit of weavers' societies—Yarn issue register—Yarn stock register—Finished goods receipt register—Sales classification sheets—Sales register—Wages register—Sets outstanding register or yarn recovery register—Finished goods stocks register—Personal

ledger—Cash advances register—Thrift deposits register—Consignment ledger—Consignments invoice book—Appraisers tickets—Internal check—Trading account—Balance sheet.

5. Audit of other types of societies—(*a*) Central Banks, (*b*) Housing societies, (*c*) Marketing societies, (*d*) Land colonization societies, (*e*) Milk supply societies, (*f*) Motor transport societies, (*g*) Labour contract societies, (*i*) Land Mortgage Banks and (*j*) Supervising Unions.

6. Audit of Trade Unions.

APPENDIX 5 TO NOTE IV

APPROXIMATE EXPENDITURE ON ONE REGIONAL TRAINING CENTRE

	Annual Non-recurring	Recurring
	Rs.	Rs.
1. Stipends for 45 trainees at Rs. 50 per month for 8 months of theoretical training and at Rs. 75 per month for three months of practical training		28,125
2. (i) Travelling allowance for the transit period (to and from Madras) at Rs. 60 per candidate (60 x 45) ...		2,700
(ii) Travelling allowance for the period of practical training:		
(*a*) for the trainees at Rs. 250 each (250 x 45)		11,250
(*b*) for the staff		2,100
(iii) Travelling allowance for (occasional) special lectures		1,000
3. Cost of the staff		28,000
4. (i) Rent for Buildings (600 x 12) ...		7,200
(ii) Provision of additional bath rooms, etc.	2,500	
5. (i) Furniture	3,780	
(ii) Office equipment	1,470	
(iii) Library	2,000	
(iv) Office expenses and contingencies		2,000
6. Provision for unforeseen expenses ...	250	1,000
Rs.	10,000	83,375

The expenditure for the first year will be about Rs. 93,375 and that for the second and third years, about Rs. 83,375. If the training class is conducted for three years and about 120 candidates are trained in all, the average cost of training per head works out to about Rs. 2,167.

NOTE V

CONSIDERATION OF STEPS TO BE TAKEN IN REGARD TO ARRANGEMENTS IN INDIVIDUAL STATES FOR THE TRAINING OF SUBORDINATE STAFF.

The terms of reference of the Committee in so far it functions as a Committee of the Government of India are:

(i) To survey and examine the existing facilities in different States for the training of co-operative personnel and invite schemes from State Governments for the organisation and/or expansion of arrangements for the training of subordinate personnel employed in Co-operative Departments and societies.

(ii) To submit proposals to the Government of India for grants-in-aid to States based on the requirements of the States in the direction indicated in (i) above.

(iii) To lay down the conditions under which such grants-in-aid should be disbursed.

(iv) To call for such reports, information or reviews, as may be necessary, from the State Governments regarding the details of the working and the expenditure on the schemes for which aids are administered under these terms of reference; and

(v) To generally advise the Government of India in regard to the steps to be taken to promote co-operative training and education in the country.

The existing facilities in different States are summarised in Appendix 3 to Note I and set out in greater detail in Appendix 4 to Note I. It will be seen therefrom that in many of the States there are hardly any arrangements for the training of subordinate staff; and even in States where such arrangements exist on an appreciable scale, they are there largely subsidiary to the arrangements for the training of the intermediate staff. In Madras, theoretical and practical training extends over a period of nearly one year and there is fairly comprehensive syllabus. In certain other States (e.g., Bihar, Madhya Pradesh and Hyderabad), the training lasts for only about four months and is much less exhaustive. The peripatetic classes in the Punjab and Orissa are sometimes for only 7 to 15 days.

The authority in charge of training differs from State to State. In States like Travancore-Cochin, Uttar Pradesh, Mysore,

and Hyderabad, the State Co-operative Union is responsible for making the necessary arrangements, while in others, e.g., Punjab, Ajmer, Madhya Pradesh and Rajasthan, the Co-operative Department arranges to provide the necessary training facilities.

The training arrangements in different States are defective in many ways; as already noticed, there is lack of uniformity in the period of training; the teaching staff is often employed on a part-time basis (e.g., Hyderabad, Mysore, Travancore-Cochin); the staff is not always adequately paid (e.g., Bihar, Hyderabad, Travancore-Cochin) and the quality of training no doubt suffers in consequence; facilities for practical training are lacking and library facilities either do not exist at all or leave much to be desired. Difficulties regarding accommodation for housing the school and the hostels have also been referred to in some of the replies received from the Registrars.

Immediate Problems

Broadly speaking, four categories of States may be considered in regard to the type of problem presented.

In the first category fall those States where there is absolutely no arrangement for training the lower staff (e.g., Coorg, Tripura, Vindhya Pradesh, Bilaspur, Kutch, Ajmer). In such cases, we may get into touch with the State authorities, request them to assess the actual needs of the Movement in their areas in respect of trained personnel in the lower grades and ask them to draw up a scheme for this purpose as envisaged in clause (i) of the terms of reference to the Committee.

In the second category fall the States which have no arrangements at present but which have some schemes or plans for organising training centres. Such States are Assam, PEPSU, Himachal Pradesh, Bhopal, Delhi, Madhya Bharat. We may call for details regarding their schemes, examine them and give our suggestions.

The third category comprises those States where arrangements exist, but are defective in one or more respects. The States falling in this group are Rajasthan, Travancore-Cochin, Bihar, Hyderabad, Madhya Pradesh, Manipur, Mysore, Orissa, Saurashtra and West Bengal. Here too, the State authorities may have to be addressed for suggestions with regard to the steps necessary for improving the arrangements and the financial implications of those steps. Each case will have to be studied in detail and a scheme finalised in consultation with the State Government.

To the fourth category pertain States which have more or less satisfactory arrangements, but where the existing facilities need

further expansion, e.g., Bombay, Madras, Uttar Pradesh, Punjab. Proposals may be invited from the State Governments in this respect too and examined by the Committee.

GENERAL CONSIDERATIONS

Some general considerations which may weigh in the formulation of these schemes are indicated below:

1. The term 'lower' or subordinate' staff will have to be defined as clearly as possible. Personnel like secretaries of primary societies, supervisors of central banks, organisers of co-operative societies, clerks of the Co-operative Departments, etc., may be included in this category.

2. It seems both desirable and necessary to insist that a part of the expenditure should be invariably borne by the State Government concerned.

3. With regard to States where some arrangements already exist, it may have to be laid down, that expenditure at not less than the existing level should continue to be borne by the State Government.

4. In some of the States, even the necessary staff for imparting training to the lower staff may not be available. It will be necessary in such cases to take steps to train the prospective teaching staff. Immediate needs may have to be met by obtaining trained men from neighbouring States.

5. In many States, instructions would probably have to be in the regional language.

Concrete further steps, in the light of these and other considerations, will have to be decided upon by the Committee.

APPENDIX TO NOTE V

STAFF EMPLOYED IN CO-OPERATIVE DEPARTMENTS AND INSTITUTIONS IN THE DIFFERENT STATES

Co-operative Departments

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STAFF EMPLOYED IN CO-OPERATIVE DEPARTMENTS IN THE VARIOUS STATES

State (1)	Designation (2)	Scale of pay (3)	Qualifications for appointment (4)	Territorial or functional jurisdiction (5)
		PART 'A' STATES		
1. ASSAM	Registrar	Rs. 800-1,800+ Rs. 300 Special Pay	I.A.S.	....
	Deputy Registrar	Rs. 250-700	....	....
	Assistant Registrar	Rs. 200-600	....	Each Assistant Registrar is in charge of one of the six administrative divisions in the State.
	Educational Officer	Rs. 200-450	....	For publicity and propaganda activities.
	Senior Co-operative Inspectors.	Rs. 100-10-130 (Con) 6-190 E.B. 10-250	....	Each Senior Inspector is in charge of a sub-division. He controls and co-ordinates the activities of Deputy and Assistant Auditors, Deputy Co-operative Officers and Assistant Co-operative Officers.
	Deputy Co-operative Officer.	Do.	....	Liquidation of big societies.
	Assistant Co-operative Officer.	Rs. 100-100-5-140-6-200 (for Graduates) Rs. 75-80-4-120-5-150 (for Under-graduates)	....	....
	Liquidators	....	....	Each sub-division has whole-time liquidators for societies other than those mentioned above.

State (1)	Designation (2)	Scale of pay (3)	Qualifications for appointment (4)	Territorial or functional jurisdiction (5)
2. BIHAR	Registrar	Senior I.A.S. Scale+ Rs. 150 Special Pay	....	....
	Deputy Registrar	Rs.350-15-380-30-590 E.B. 30-770- 40-850	....	....
	Chief Auditor	Do.	....	Whole State.
	Assistant Registrars ..	Rs.200-12-260-15-350 E.B. 15-500	....	Jurisdiction varies from one to two districts.
	Inspectors	Rs. 100-5-130 E.B.6-190	....	Inspection, enquiry and scrutiny of organisation papers.
	Divisional Auditors ..	Rs. 175-11-230 E.B. 12-350	Graduates	Jurisdiction is one of the four divisions in the State.
	Assistant Auditors	Rs. 125-8-205 E.B. 9-250	Do.	Audit of central banks and stores, co-operative development and cane marketing unions, big non-agricultural limited liability societies, salary earners' societies.
	Local Auditors	Rs. 75-2-85 E.B. 3-88-4-140	Do.	Audit of primary agricultural credit and non-credit societies, cane-growers' societies and multi-purpoe societies.
	Special Posts			
	Assistant Registrar for Oil-men's Societies.	Rs. 200-12-260-15-350 E.B. 15-500	Do.	....
	Assistant Registrar for Weavers' Societies.	Do.	Do.	....
	Organisers-cum-Supervisors of multi-purpose societies.	Rs. 50-2-70 E.B. 2-90	Matric	....

State (1)	Designation (2)	Scale of pay (3)	Qualifications for appointment (4)	Territorial or functional jurisdiction (5)
3. Bombay	*Headquarters*			
	Registrar (Gazetted Officer).	....	....	....
	Joint Registrar (Gazetted Officer).	....	....	....
	Joint Registrar for Industrial Co-operatives and Village Industries (Gazetted Officer).	....	....	....
	Deputy Joint Registrar for Industrial Co-operatives and Village Industries (Gazetted Officer).	....	....	....
	Chief Auditor and Financial Adviser (Gazetted Officer).	....	....	....
	Chief Marketing Officer (Gazetted Officer).	....	....	....
	Divisional Staff			
	Deputy Registrar (Gazetted Officer).	....	....	....
	Sub-Divisional Special Auditors (Gazetted Officer).	....	....	There are five divisions with a Deputy Registrar in each division. Each division consists of four to seven districts.
	District Staff			
	District Assistant Registrars (Gazetted Officer).	....	....	They exercise administrative control over all societies in their respective districts.
	District Co-operative Officers (Non-Gazetted).	....	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
3. Bombay—(*contd.*)	Assistant District Co-operative Officers.	....	....	....
	District Industrial Co-operative Officers (Non-Gazetted).	....	....	....
	Other Staff			
	Technical Experts and Supervisors in the Industrial Co-operatives and Village Industries Section of the Co-operative Department.	....	....	....
	Supervisors in the Administration Section.	....	....	....
	Special Auditors	Class II Officers	....	The Special Auditors are in charge of the audit of key institutions.
	Auditors	Subordinate officers of the Co-operative Department. Grade I Rs. 200-300 Grade II Rs. 150-200	....	....
	Sub-Auditors	Subordinate officers of the Co-operative Department. Grade Rs. 100-150	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
3. BOMBAY—(*contd.*)	Special Assistant Registrar for Dairy Co-operatives.	....	....	....
	Special Assistant Registrar for Rehabilitation Production Centres.	....	....	....
4. MADHYA PRADESH ..	Registrar	Rs. 800-100-1,800	I.C.S. or I.A.S.	....
	Deputy Registrar	Rs. 350-25-750 Class II	....	....
	Divisional Staff			
	Assistant Registrars (Gazetted).	Rs. 225-25-250-15-350-20-600	....	Each Assistant Registrar is in charge of a circle which comprises three or more districts. There are no district officers in Madhya Pradesh.
	Sub-Divisional Staff			
	Circle Auditors (Non-Gazetted).	Rs. 100-25-200	....	Their jurisdiction extends to a district or tehsil.
	Sub-Auditors	Rs. 70-3-150	....	They audit the accounts of all types of independent societies.
	Society Auditors	Rs. 45-2½-50-2-60-2-80	....	They audit the accounts of primary agricultural credit societies, small multi-purpose societies and industrial co-operatives.

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
	Special Posts			
4. MADHYA PRADESH —(*Contd.*)	Four Assistant Registrars ..	....	....	They respectively deal with: (1) Co-operative education and publicity; (2) Fishermen's, Weavers' and Dairy Societies; (3) Co-operative development work and schemes; and (4) Co-operative marketing.
	Organisers	....	....	The organisers are in charge of post-war development schemes.
	Managers of multi-purpose societies.	....	....	Their duty is to manage the day-to-day business of multi-purpose societies and maintain their accounts.
5. MADRAS	*Headquarters*			
	Registrar	Rs. 1,200-1,500	I.A.S.	....
	Joint Registrars	Rs. 800-1,000	Degree in Arts, Science or Commerce	They deal with Establishment, Audit, Resettlement and ameliorative work connected with Prohibition, respectively.

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
	Divisional Staff			
5. MADRAS—(*Contd.*)	Divisional Deputy Registrars for Land Mortgage Banks.	....	....	There are three divisions for purposes of land mortgage banking.
	District Staff			
	Deputy Registrars and Special Development Officers (the Special Development Officers are also Deputy Registrars).	Rs. 230-30/2-260-40/2-500-50/2-700	....	Their jurisdiction usually extends to one district and where the district has a large number of societies, part of the district.
	Staff Assisting the District Officers			
	Co-operative Sub-Registrars.	Rs. 150-5-200	....	....
	Staff at Lower Levels			
	Non-credit Senior Inspectors	Rs. 90-120	....	Usually one in each district.
	Liquidation Inspectors and Administrative Inspectors.	....	....	One or two in each district where the 'territorial scheme' is not in operation.
	Junior Inspectors	Rs. 60-90	Pass in Intermediate Examination.	They function in districts where the 'territorial scheme' is in force. Each of them is in charge of about 40 societies.

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
5. MADRAS—(*contd.*)	Junior Inspectors	....	Recruitment is by competitive examination and interview by the Madras Public Service Commission. Successful candidates have to undergo one year's training.	....
	The Department also has a staff of Inspectors for the supervision of special types of societies such as weavers' societies.			
	Audit Staff			
	Senior and Junior Inspectors.	(i) 90-4-110-5-120 (ii) 65-2-85-1-90	....	....
	Staff for Execution			
	Sale Officers	....	....	A special staff of Sale Officers of the grade of Junior Inspectors is in charge of work connected with execution.
	Other Special Staff			
	Special Development Officers (in the grade of Deputy Registrars).	....	....	....

State (1)	Designation (2)	Scale of pay (3)	Qualifications for appointment (4)	Territorial or functional jurisdiction (5)
5. MADRAS—(*contd.*)	Assistant Development Officers (in the grade of Sub-Registrars).	....	....	....
6. ORISSA	Registrar	I.A.S. Scale	I.A.S.	....
	Deputy Registrar	Rs. 690-30-780 E.B. 40-860	....	....
	Assistant Registrars ..	Rs.200-15-260-25-435 E.B. 25-460	....	They are in charge of circles.
	Special Posts			
	Special Officer-cum-Assistant Registrar.	Rs.200-15-260-25-435 E.B. 25-460	....	The special posts have been created for developing the ' ghani ' industry.
	Sub-Assistant Registrars ..	Rs. 155-5-160-10-220 E.B. 10/2- 250	....	....
	Inspectors	Rs. 85-2-97-3-115 E.B. 4-155	....	....
	Organisers	Rs. 70-2-80-4-100	....	....
	Audit Staff			
	Audit Officer (headquarters).	....	....	....
	Assistant Registrars ..	....	....	They function at the district level.
	Assistant Audit Officers ..	....	....	....
	Sub-Assistant Registrars (headquarters).	....	....	The Sub-Assistant Registrars also deal with audit.
	Audit Inspectors	....	....	There are 119 Audit Inspectors for the whole State.

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
7. PUNJAB	*Headquarters*			
	Registrar (Gazetted) ..	....	....	....
	Deputy Registrar (Gazetted).	....	....	....
	Chief Auditor (Gazetted) ..	....	....	....
	Educational Assistant Registrar.	Rs. 250-25-500/25-750	....	....
	Staff at divisional level			
	Deputy Registrars (Gazetted).	....	....	There are two divisions each of which is in the charge of a Deputy Registrar.
	Assistant Registrars (Gazetted).	....	....	They are in charge of a district or part of a district.
	Inspectors (Non-gazetted)...	....	....	The jurisdiction of the Inspectors extends to one tehsil but in certain districts such as Jullundur, Hoshiarpur and Ambala, where the number of societies is large, more than one Inspector is appointed in the same tehsil.
	Sub-Inspectors (Non-gazetted).	....	....	There are two cadres of Sub-Inspectors—one appointed by the Department and one by the Punjab Co-operative Union.

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
7. PUNJAB—(*contd.*)	*Special Staff*			
	Industrial Assistant Registrar assisted by Inspectors (Gazetted).	....	....	....
	Lady Assistant Registrar (Gazetted) assisted by Inspectresses and Sub-Inspectresses.	....	....	....
	There are also Inspectors (Non-gazetted) for (i) soil conservation, (ii) better living, (iii) labour and construction societies and (iv) cattle breeding societies.			
	Educational Inspectors (Non-gazetted).	Rs. 90-5-140-6-200-7-235-8-275	....	....
	Technical Officer (Gazetted).	....	....	....
	Assistant Registrar (Marketing) (Gazetted).	....	....	....
8. UTTAR PRADESH ..	Registrar	....	....	....
	Joint Registrar	....	....	....
	Educational Officer ..	....	....	....
	Dairy Development Officer..	....	....	....

State (1)	Designation (2)	Scale of pay (3)	Qualifications for appointment (4)	Territorial or functional jurisdiction (5)
8. Uttar Pradesh —(*contd.*)	Agriculture Officer	....	....	....
	Dairy Surveyor	....	....	....
	Publicity Officer	....	....	....
	Assistant Registrar	Rs. 350-850	Degree in Arts, Science or Commerce	....
	Assistant Rural Development Officers.	....	....	....
	Accounts Officers	....	....	....
	Staff at Divisional Level			
	Deputy Registrar	....	Degree in Arts, Science or Commerce	The State is divided into six zones each in the charge of a Deputy Registrar.
	Staff at District Level			
	Assistant Registrars	....	....	All the three cadres of officials function as district co-operative officers.
	Divisional Superintendents	....	....	....
	Group I Inspectors (Non-gazetted).	....	....	....
	Staff under District Officers			
	Inspectors	....	....	....
	Supervisors	....	....	The Supervisors are employees of the Provincial Co-operative Union.

State (1)	Designation (2)	Scale of pay (3)	Qualifications for appointment (4)	Territorial or functional jurisdiction (5)
9. West Bengal ..	Registrar	....	....	....
	Deputy Registrar	Rs. 250-850+ Rs. 150 Special Pay	....	Main duties are to attend to the organisation and supervision of land mortgage banks.
	Banking Expert	Rs. 2,000	....	....
	Chief Auditor	Rs. 600-1,200	....	....
	Assistant Registrars ..	Rs. 250-750	....	District (general duties).
	District Auditors	Rs. 200-450	....	Circle (part of district); general duties.
	Inspectors	Rs. 150-300	....	Circle (part of district); general duties.
	Auditors	Rs. 100-175	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
		PART 'B' STATES		
	Headquarters			
1. HYDERABAD ..	Registrar	....	....	....
	Joint Registrar	....	....	....
	Assistant Registrar ..	....	....	....
	Chief Auditor	....	....	....
	Officials at District Level			
	Assistant Registrars ..	....	....	....
	Subordinate Staff			
	Senior Inspectors	....	....	....
	Junior Inspectors	....	....	....
	Senior Bank Managers ..	....	....	....
	Junior Bank Managers ..	....	....	....
	Supervisors	....	....	Maintenance of accounts of societies and preparation of the necessary documents.
	Audit Staff			
	Assistant Chief Auditors ..	....	....	....
	District Inspecting Auditors.	....	....	....
	Junior Auditors	....	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
	Staff for Supervision			
1. HYDERABAD —(*contd.*)	Senior Inspectors	....	....	....
	Junior Inspectors	....	....	....
	Supervisors	....	....	....
	Staff for Recoveries			
	Supervisors	....	....	....
	Staff for Publicity			
	Propagandists	....	....	....
	Operators	....	....	....
	Lecturers in regional schools.	....	....	....
	Miscellaneous			
	Assistant Registrar (Banking).	....	....	Re-organisation and consolidation of the central banking system in the State.
	Assistant Registrar (Liquidation).	....	....	Liquidation and arbitration cases.
	Assistant Registrar (Land Mortgage Banking).	....	....	Arranging for the issue of long-term loans.
	Inspectors (Land Mortgage Banking).	....	....	....
	Supervisors (Land Mortgage Banking).	....	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
2. MADHYA BHARAT ..	*Headquarters*			
	Development Commissioner-cum-Registrar of Co-operative Societies.	....	....	....
	Assistant Registrars ..	Rs. 250-450	....	....
	Inspectors	Rs. 150-10-250	....	....
	Divisional Level			
	Deputy Registrars	Rs. 400-600	....	There are two divisions each of which is in the charge of a Deputy Registrar.
	District Level			
	Assistant Registrars ..	Rs. 250-400	....	There are sixteen districts in the State.
	Audit Staff			
	Inspectors	Rs. 150-10-250	....	....
	Sub-Inspectors	Rs. 75-5-125	....	....
	Publicity			
	Assistant Registrar ..	....	....	....
	Publicity Officer	....	....	....
	Assistant Publicity Officer ..	....	....	....
	Pracharaks	....	....	....
	Supervision			
	Inspectors	....	....	....
	Sub-Inspectors	....	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
3. MYSORE	Registrar	....	....	....
	Joint Registrar	....	....	....
	Deputy Registrar	....	....	At present, the Deputy Registrar is also Chief Auditor.
	District Staff			
	Assistant Registrars	Rs. 200-15-350	....	There are nine Assistant Registrars for the nine districts in the State.
	Staff at the Taluka Level			
	Inspectors	Rs. 60-5-90-6-120-10-200 Graduates are started on Rs. 75	Graduates. Experienced under-graduates in the ministerial ranks are also promoted as Inspectors.	There is one Inspector for each of the 82 taluks of the State.
	Audit Staff			
	Inspectors (Auditors)	Rs. 60-5-90-6-120-10-200	....	Each Auditor is in charge of a circle.
	Marketing			
	District Marketing Inspectors.	....	....	They are in charge of district marketing co-operative societies.
4. PEPSU	Registrar	Class I Officer P.U.A.S.	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
4. PEPSU—(*contd.*)	Officer on Special Duty ..	Class I Officer P.U.A.S.	....	....
	Assistant Registrars ..	....	....	Their jurisdiction extends to one or two districts. There are five Assistant Registrars for the eight districts in the State.
	Audit			
	Assistant Registrar ..	....	....	....
	Auditors	....	....	....
	Supervision			
	Inspectors and Sub-Inspectors.	....	....	....
5. RAJASTHAN ..	*Headquarters*			
	Registrar	....	....	....
	Deputy Registrar	....	....	....
	Assistant Registrars ..	....	....	....
	Publicity Officer	....	....	....
	Divisional Staff			
	Assistant Registrars ..	....	....	The State is divided into seven circles. Each circle is in the charge of an Assistant Registrar.

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
5. RAJASTHAN —(*contd.*)	Inspectors	....	....	There are 44 Inspectors to assist the seven Assistant Registrars.
	Audit Staff			
	Auditors	....	....	....
	Supervision			
	Assistant Inspectors ..	....	....	....
	Publicity Staff			
	Publicity Officer (Gazetted)..	....	....	....
	Field Publicity Assistants ..	....	....	....
	Education Officer	....	....	....
	Education Inspectors ..	....	....	....
6. SAURASHTRA ..	Registrar	....	....	....
	Assistant Registrars ..	Class II officers of the Saurashtra Administrative Service.	....	Each Assistant Registrar is in charge of a division of which there are two.
	District Co-operative Officer (Non-gazetted).	....	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
	Audit Staff			
6. SAURASHTRA —(*contd.*)	District Co-operative Auditors (Non-gazetted).	....	....	....
	Co-operative Sub-Auditors..	....	....	....
7. TRAVANCORE-COCHIN.	Registrar	Class II Officer Rs. 350-450	....	....
	Personal Assistant	Gazetted cadre Rs. 175-225	....	....
	Deputy Registrars (Gazetted cadre).	Two grades, viz., Rs. 225-275 and Rs. 175-225	....	There are four such officers for the four districts in the State. There are no Assistant Registrars in the State.
	Inspectors	Two grades: (i) Rs. 125-150 (ii) Rs. 80-120	....	The Inspectors are in charge of circles.
	Auditors	Rs. 80-120	....	The Auditors are attached to the offices of the Deputy Registrars. They audit the accounts of bigger societies.

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
		PART 'C' STATES		
1. AJMER	Registrar	....	....	....
	Assistant Registrar (Non-gazetted).	....	....	....
	Inspectors	....	....	The State is divided into five circles. An Inspector is in charge of each circle.
	Chief Auditor	....	....	The salaries of the Chief Auditor and Auditors are met from a Salary Fund.
	Auditors	Rs. 50-4-78-2-80	....	They audit the accounts of societies in the rural sector.
	Sub-Inspectors (Supervisors)	Rs. 40-3-55 and Rs. 30-3-48	....	....
	Propagandists	....	....	....
	Organisers	....	....	....
2. BILASPUR	The Registrar of Companies is concurrently Registrar of Co-operative Societies. He is assisted by an Inspector.	....	....	....

State	Designation	Scale of pay	Qualifications for appointment	Territorial or functional jurisdiction
(1)	(2)	(3)	(4)	(5)
3. BHOPAL	Registrar	....	....	....
	Assistant Registrars	....	....	Each of the two districts of the State is in the charge of an Assistant Registrar.
	Auditors	....	....	....
	Inspectors	....	....	....
4. COORG	Registrar	....	....	....
	Senior Inspectors	....	....	The Inspectors are entrusted with the supervision and inspection of all societies in their respective territorial jurisdictions. They also function as sale officers.
	Junior Inspectors	....	....	....
5. DELHI	Registrar	....	....	....
	Assistant Registrar	....	....	His jurisdiction extends over the whole of the State.
	Inspectors	....	....	Out of the ten Inspectors, six are on general duty, two deal with societies for displaced persons, one with industrial societies and one with vegetable growers' societies. Their main duties are audit, supervision and inspection.
	Sub-Inspectors	....	....	They perform the duties of supervisors and auditors.

State (1)	Designation (2)	Scale of pay (3)	Qualifications for appointment (4)	Territorial or functional jurisdiction (5)
6. HIMACHAL PRADESH.	Registrar	....	....	....
	Deputy Registrar	....	....	....
	Assistant Registrars ..	....	....	They are in charge of the districts. Their functions include supervision, re-audit or test audit.
	District Co-operative and Supplies Officers.	....	....	....
	Inspectors	....	....	They attend to supervision.
7. KUTCH	....	....	....	From the information available with us, no separate Co-operative Department has been set up in the State.
8. MANIPUR	Registrar	....	....	....
	Inspectors	....	....	The State is divided into five circles, four in the plains area and one in the hill area. The former are in the charge of Assistant Auditors whose work is supervised by two Inspectors. The latter is in charge of an Inspector.
.	Assistant Auditors	....	....	

8

STAFF EMPLOYED IN CO-OPERATIVE INSTITUTIONS

State	Name of Institution	Designation	Qualifications for appointment	Scale of pay
(1)	(2)	(3)	(4)	(5)
1. ASSAM ..	*Assam Provincial Co-operative Apex Bank.*	Managing Director	....	Rs. 800-1,800
		Branch Managers	....	Rs. 135-12½-160 (Con)-20-200 E.B. 15-350
2. BIHAR ..	*Bihar State Co-operative Bank*			*Basic*
	Central Office	Secretary	....	Rs. 450
		Assistant Secretary ..	....	Rs. 200
		Chief Accountant	....	Rs. 250
		Cashier	....	Rs. 150
		Assistants	....	Rs. 50
	Jamshedpur Branch ..	Branch Manager	....	Rs. 362
		Accountant	....	Rs. 150
				Grade
	Inspection Section ..	Inspectors	....	Rs. 150-220
				Basic
	Co-operative Credit Agricole Section.	Officer-in-charge	....	Rs. 420
		Assistant Officer-in-charge (Administration).	....	Rs. 230
		Assistant Officer-in-charge (Accounts).	....	Rs. 210
		Inspector	....	Rs. 160
		Accountant	....	Rs. 160

State	Name of Institution	Designation	Qualifications for appointment	Scale of pay
(1)	(2)	(3)	(4)	(5)
3. BOMBAY ..	*Bombay State Co-operative Bank Ltd.*	General Manager, Manager, Chief Accountant, etc.	....	Special grade
		Accountants, Sub-Accountants and Agents of Branches and Senior Inspectors.	....	Rs. 225-15-300-E.B.-20-440
		Cashier, Assistant Cashier, Assistant-in-charge of Branches and Inspectors.	....	(i) Rs. 125-10-175-E.B.-(Qualifying Exam.)-15-280 (ii) Rs. 100-8-140-E.B.-(Qualifying Exam.)-10-240
		Clerks	....	Rs. 50-5-75-7-110-E.B.-(Qualifying Exam.)-8-150-E.B.-10-200-15/2-230
	Central Banks in Bombay State.	Administrative Officer ..	....	Rs. 350-30-1,100
		Managing Director ..	....	Rs. 300-20-600-25-700
		Head Accountant	....	Rs. 125-6-160-8-250
		Senior Inspector	....	Rs. 140-6-160-8-250

State	Name of Institution	Designation	Qualifications for appointment	Scale of pay
(1)	(2)	(3)	(4)	(5)
3. BOMBAY —(*contd.*)	*Central Banks in Bombay State*—(contd.)	Travelling Accountants, Agent to H. O. and Branches and Deputy Senior Inspectors.	....	Rs. 80-5-130-7-200-10-230
		Agents, Accountants, Meeting Clerks, etc.	....	(i) Rs. 60-5-90-7-160 (ii) Rs. 55-5-105-7-140
		Liquidation Inspector, Inspectors and Godown Inspectors.	....	Rs. 50-5-105-7-140
		Clerks	....	(i) Rs. 50-4-90-5-130 (ii) Rs. 50-5/2-75
	Bombay Provincial Co-operative Land Mortgage Bank Ltd.	Manager	....	Rs. 250-15-500
		Land Development Officer..	....	Rs. 180-10-260
		Accountant	....	Rs. 150-10-220
		Assistant Accountant, Cashier and Accounts Clerk.	....	Rs. 100-5-150
		Typists	....	Rs. 80-5-150
		Clerks	....	Rs. 65-5-100
	Primary Societies	Secretary	....	....
		Clerks	....	....

State	Name of Institution	Designation	Qualifications for appointment	Scale of pay
(1)	(2)	(3)	(4)	(5)
4. MADRAS ..	*State Co-operative Bank* ..	Secretary	....	Rs. 750-50-1,000
		Assistant Secretary ..	....	Rs. 350-15-500
		Superintendent	....	Rs. 250-10-350
		Accountant	....	Rs. 250-10-300
		Manager	....	Rs. 150-10-250
		Inspectors	....	Rs. 150-10-250
		Agents	....	Rs. 150-10-250
		Cashier	....	Rs. 150-10-250
		Sub-Deputy Accountants ..	....	Rs. 135-10-215
		Assistant Cashier	....	Rs. 100-5-150
	District Central Banks ..	Secretary	B.Com. (Hons.) or B.A. or B.Com. or B.Sc.	Rs. 250-500
		Manager	Do.	Rs. 150-300
		Executive Officer	Do.	Rs. 125-250
		Accountants	Do.	Rs. 100-150
		Clerks	Matriculation (Graduates given two advance increments),	Rs. 80-120
		Supervisors	Co-operative training	Rs. 50-90

Note :—Central banks insist on co-operative training and a pass in the Co-operative Institute Examination. The Registrar has prescribed these conditions as essential. Graduates in Commerce can obtain exemption from the Institute Examination from the Registrar.

State	Name of Institution	Designation	Qualifications for appointment	Scale of pay
(1)	(2)	(3)	(4)	(5)
4. MADRAS —(contd.)	*Supervising Unions*	Supervisors	They are employed by District Central Banks.	....
		Clerks		
	Primary Societies	Clerks	....	....
	Central Land Mortgage Banks.	Secretary	....	In charge of the Legal Section.
		Assistant Secretary ..	....	....
		Executive Officer	....	In charge of the Administration Section (supervision of primary land mortgage banks).
		Accountants	....	One in charge of the Debenture Section and another in charge of Accounts.
		Legal Assistants, Clerks ..	....	....
	Primary Land Mortgage Banks.	Secretary	....	Paid secretaries are employed in banks with a business of over Rs. 4 lakhs.
5. MYSORE ..	*State Co-operative Bank* ..	Secretary	....	Rs. 200-15-350
		Manager	....	Rs. 100-10-170
		Staff Auditor	....	Rs. 75-5-100-7½-130
		Cashier	....	Rs. 70-5-100-6-130
		Assistant Accountant ..	....	Rs. 75-5-100
		Senior Inspector	....	Rs. 100-10-170
		Inspectors	....	Rs. 60-5-70-6-100-10-170

State	Name of Institution	Designation	Qualifications for appointment	Scale of pay
(1)	(2)	(3)	(4)	(5)
6. UTTAR PRADESH.	*Apex Bank*	General Manager	Is a Departmental Officer of the rank of Deputy Registrar, Co-operative Societies.	....
		Assistant Manager (Head Office).	B.Com. (First class with experience in Co-operative Banks; preference given to C.A.I.I.B.).	Rs. 200-15-350
		Chief Accountant (Head Office).	Do.	Rs. 200-15-350
		Assistant Accountant ..	B.Com. with practical experience in joint stock or co-operative banks.	Rs. 150-10-220
		Internal Auditor	Candidates with R.A. or A.C.A. Diploma are given first preference failing which, candidates with experience in the inspection of joint stock banks are appointed.	Rs. 200-15-350
		Agents of the Branches ..	Candidates having experience in commercial banks are given preference.	(i) Rs. 200-15-350 (ii) Rs. 150-10-220
		Clerks in branches who work as Accountants.	High school with previous experience in some other bank.	Rs. 60-110

State	Name of Institution	Designation	Qualifications for appointment	Scale of pay
(1)	(2)	(3)	(4)	(5)
6. UTTAR PRADESH —(*contd.*)	*Central Banks*	Managing Director (Honorary).	....	....
		Accountant	....	Rs. 100-150
		Assistants	....	....
		Clerks	....	....
	Provincial Marketing Federation.	Secretary	Departmental officer of the rank of Deputy Registrar.	....
		Joint Secretary	Departmental officer of the rank of Assistant Registrar.	....
		Accounts Officer	Do.	....
		Chief Accountant	Chartered Accountant—B.Com.	Rs. 200-350
		Auditor	B.Com. with previous experience in banks or some inspection work.	Rs. 200-350
	Cane Unions	Secretary	Appointed by Public Service Commission B.Sc. (Agri.), B.Com., or B.A.	Rs. 120-350
		Accountant	No standards fixed for the post.	....

NOTE VI

CONSIDERATION OF THE QUESTION OF ARRANGEMENTS, IF ANY, FOR NON-OFFICIAL PERSONNEL, SUCH AS MEMBERS, DIRECTORS, PANCHAYATDARS, ETC., OF CO-OPERATIVE SOCIETIES, IN THE MATTER OF CO-OPERATIVE TRAINING AND PROPAGANDA

A. Training for Non-officials

This note deals with an important aspect of the subject with which also, perhaps, the Committee might properly concern itself, viz., arrangements for training, etc. *vis-a-vis* non-official co-operators such as directors, panchayatdars, managing committee members, etc., of co-operative societies. If the Movement is to work satisfactorily, its foundation has to be strong, which means that the members of societies at the primary and other levels should have a working knowledge of the objects and methods of management of their societies. The societies have to observe definite rules and regulations made by Co-operative and other Departments of Government in addition to maintenance of books and registers, submission of correct statements to the authorities, etc., from time to time. The responsibilities are likely to increase further and they can be handled in a systematic and efficient manner only by men who have been trained to do it. Most of the faults which are generally found in societies are due to the lack of such training. Unless a sustained effort is made to instruct the individual member of the village society in his duties and responsibilities and to help him to understand what co-operation stands for and what it can achieve and cannot achieve, no amount of training of officials of Co-operative Departments and institutions will be of any help in keeping the Movement vigorous and healthy.

Various Committees on Co-operation have recommended measures to be taken in this context. For instance, the Maclagan Committee suggested that the Registrars should lay down, in brief, the main principles which every member of a society should be expected to learn and know, and the Committee classified the essential points as under:

(1) That the object of co-operation is as much to encourage savings as to grant loans on reasonable terms, (2) that the success of a society depends on the mutual knowledge of the members and exclusion of bad characters, (3) that the liability of members is joint and unlimited, (4) that loans must be properly used for the objects for which they are sanctioned, (5) that repayments must

be punctual and genuine, (6) that the powers of control vested in the General Meeting should be known to the members, and (7) that the source of funds and the constitution of the central financing agency as well as its relation to the society should also be understood by them. The Committee felt that a society which has once firmly grasped the above main points and acts on its knowledge will be truly co-operative and the fact that it is managed on co-operative lines will constitute the most important factor in its financial position. The Committee laid particular importance on instruction (rather than on pamphlets, formal lectures and conferences) as an effective means of achieving this end.

Practically the same view was expressed by the Royal Commission on Agriculture when they stated that the only remedy for the unsatisfactory state of the Movement was the patient and persistent education of the members of co-operative societies in the principles and meaning of co-operation by teachers competent to perform the task efficiently and under adequate supervision.

Sir Malcolm Darling, in his confidential note on some aspects of the Co-operative Movement in the major provinces, which he submitted in 1935, drew pointed attention to the fact that no province had attempted the systematic teaching of the members of co-operative societies. He added that though training and teaching would not guarantee the success of the Movement, its ultimate failure was certain without them. He expressed the view that individual teaching by men qualified to teach was likely to be more effective than mere propaganda and lecture.

Subsequent Committees on Co-operation have also endorsed the same opinion. The Co-operative Planning Committee, 1945, was of the view that training class for members of managing committees of rural societies, of a short duration, not exceeding a fortnight, should be held at the taluka headquarters or other convenient centres. Again, the Committee on Co-operative Education and Training appointed by the Government of Bombay under the chairmanship of Shri J. A. Madan in 1946 suggested that Educational Supervisors (of the Bombay Provincial Co-operative Institute) should arrange classes for the members of the managing committees and that such classes should be of two or three days' duration. These classes should be held at suitable centres for groups of villages, or if there was a big village, for that village itself. Advantage should be taken by the Educational Supervisors of village fairs and other occasions which attract the members of the village societies in order to deliver lectures to them on Co-operation and kindred subjects.

Arrangements obtaining in various States:

Madras

The four mofussil training institutions were, until 1946, entrusted with the task of conducting training classes for members and panchayatdars of co-operative societies. The classes were generally held during the period when the supervisors' training classes at the Institutes were not in session. Normally, two centres were selected in each district and classes were held in each centre for a period of 15 days by any one of the staff of the Institutes. Twenty-five candidates were admitted to each course and each candidate was given a stipend of Rs. 15. The expenses were met from an annual grant of Rs. 15,800 from the Government of Madras and an annual contribution of Rs. 7,000 by the Madras Provincial Co-operative Bank. Broadly, the training of the panchayatdars related to the following matters:

(1) The principles and practice of Co-operation,

(2) the working of co-operative societies and the conduct of business;

(3) the duties and responsibilities of panchayatdars, and

(4) the maintenance of accounts and preparation of statements and returns.

The conduct of these classes was suspended during 1946-49. They were ordered to be discontinued thereafter since the classes were not quite successful. It was considered that propaganda through cine-projectors would be an effective way of stimulating co-operative effort in villages as the appeal to the masses would be direct and capable of producing better results. Accordingly, the Government of Madras made a grant of Rs. 15,800 to the Provincial Co-operative Union for preparing films useful for the purpose. The Union has at present four films which are made available to central banks for the purpose of propaganda.

Bombay

Co-operative Training Inspectors, who are on the pay-rolls of the Bombay Provincial Co-operative Institute and are attached to the District Co-operative Boards, hold classes in the villages for the duration of three days for training the members and panchayatdars of co-operative societies. In 1952-53, 418 classes were held and were attended by 6,462 members.

Madhya Pradesh

The educational staff of the Co-operative Department hold training classes at district or tehsil headquarters and even in the mofussil areas for training the members of societies in the principles and practice of Co-operation. The duration of the course is 21 days.

Coorg

Each year and sometimes each alternative year, training classes are conducted at selected centres all over the State for about 10 days for educating the members, panchayatdars and clerks in the principles of Co-operation and account keeping.

Suggestions

Considering the importance of imparting adequate training to the panchayatdars and members of societies, it seems necessary to give high priority to schemes for training them. There are two alternative arrangements that can be suggested. One is to appoint Education Inspectors to conduct classes for panchayatdars and members in selected centres in each district for a duration of about 15 days. These Inspectors may preferably be employed by the State Co-operative Union or Institute, if there is one, or otherwise by the Co-operative Department. The other course would be to organise such classes at only district headquarters. There might then be need for arranging suitable accommodation and perhaps even hostel facilities. Subsidies to State Governments in connection with this scheme may have to be made available from the amount set apart by either Government or the Reserve Bank of India. The scale of subsidy will have to be decided after consultation with the State Governments.

B. Propaganda

Apart from systematic education and training of all grades of co-operative personnel referred to above, much has to be done for the propagation of co-operative ideals and the rights and duties of the members through systematic propaganda. The press, the platform and periodical publications are the three common media employed to reach the masses. More recently, the cinema and the radio have opened out new possibilities of effective propaganda. The agencies for such work have usually been the Provincial Unions and Institutes. Some of these organisations have been receiving encouragment and financial assistance from the State Governments.

In Bombay, the Provincial Co-operative Institute which is entrusted with propaganda work, publishes an English journal called the *Bombay Co-operative Quarterly* and three other journals in the regional languages—*Sahakari Jagat* in Marathi, *Kannada Sahakari* in Kanarese and *Gram Swarajya* in Gujarati. Talks on co-operation are arranged in the rural broadcasting programmes of the A.I.R. The Institute receives a grant from the State Government every year, and part of it is meant for publicity.

Similarly in Madras, co-operative propaganda is undertaken by the Provincial Co-operative Union and certain regional institutes such as the Tamil Nad Co-operative Federation, and the Andhra Desa Co-operative Union. The *Madras Journal of Co-operation* is published by the Madras Provincial Co-operative Union and the monthly co-operative journals published in the local languages by the regional institutes and the Malabar and South Canara Co-operative Central Banks provide the public with useful literature on Co-operation. Lessons on Co-operation have also been included in the regional language in text books in the State. The Union also owns four projectors and some films on Co-operation. (Some central banks have purchased cine projectors and the films owned by the Union are circulated to them for exhibition in districts.

In Hyderabad, the Central Co-operative Union is in charge of propaganda. One of the organs of its publicity is the journal which is published in all the regional languages and in English. The Union also holds periodical rallies and conferences and participates in exhibitions and fairs. Magic lanterns and films are also employed for propaganda.

In Rajasthan, though no separate body exists for propaganda, the Co-operative Department has been actively undertaking the job. The Publicity Section of the Department which comprises one Publicity Officer, two field publicity assistants, two gram sewaks and two operators (and which has the necessary publicity equipment) endeavours to propagate among the masses of Rajasthan the ideals of Co-operation.

In Several States, however, (e.g., Bhopal, Vindhya Pradesh, Manipur, Tripura, Himachal Pradesh and Saurashtra) no such arrangements exist. A part of the allotment of Rs. 10 lakhs made in the Five-Year Plan could perhaps be usefully utilised for organising such propaganda in different States. The lines of such organisations are for consideration by the Committee.

An incidental suggestion is that the services of the Films Division of the Government of India may be availed of for the preparation of a few documentary films on Co-operation which could be exhibited all over the country. One such film has been prepared and recently exhibited.

NOTE VII

CONSIDERATION OF A LETTER FROM THE WEST BENGAL PROVINCIAL CO-OPERATIVE UNION LTD., CALCUTTA

The Reserve Bank received a request from the West Bengal Provincial Co-operative Union to recognise the College of Co-operative Studies (proposed to be started by them in association with the National Council of Education, Bengal) as the regional co-operative training centre under the Reserve Bank's Scheme (copy enclosed). The relevant details about the College are furnished in the enclosure. In this connection, we sought the views of the Registrar, Co-operative Societies, Calcutta. The Registrar feels that the West Bengal Provincial Co-operative Union, as at present constituted, will not be capable of executing a scheme of this nature. It has neither the finances nor the experience for such work. A copy of the Registrar's letter is appended. It is suggested that we may reply to the Union regretting our inability to comply with their request.

APPENDIX 1 TO NOTE VII

THE WEST BENGAL PROVINCIAL CO-OPERATIVE UNION LTD.

21, Chittaranjan Avenue,
Calcutta 13, 22*nd June*, 1953.

The Chief Officer,
Agricultural Credit Department,
Reserve Bank of India,
Mercantile Bank Building,
(6th Floor)
Bombay.

Dear Sir,

Sub:—College of Co-operative Studies in West Bengal.

We are sending herewith a copy of the report of the Sub-Committee appointed by the Managing Committee of the Department of Central Education of the National Council of Education, Bengal, in connection with the proposal for starting a "College of Co-operative Studies," under the National Council of Education, Bengal, in association with the West Bengal Provincial Co-operative Union Ltd.

In this connection, we like to draw your kind notice to the scheme adopted by the Reserve Bank of India for the expansion of co-operative education and it is hoped that the Reserve Bank of India will come forward with the financial aid to start this College as regional training centre out of the sum of Rs. 10 lakhs provided in the Five-Year Plan.

The National Council of Education, Bengal, is a university and we hope and trust that if the College is started, it will be an All-India College of Co-operative Education and provide research facilities for higher studies and also training to the staff of the co-operative institutions.

Yours faithfully,
For the West Bengal Provincial Co-operative
Union Limited.
(Sd.)
Secretary.

ANNEXURE TO APPENDIX 1 (NOTE VII)

REPORT OF THE SUB-COMMITTEE APPOINTED BY THE MANAGING COMMITTEE OF THE DEPARTMENT FOR GENERAL EDUCATION AS PER RESOLUTION NO. 3 DATED 25TH MAY, 1953

1. The institution shall be known as the College of Co-operative Studies.

2. The College will be affiliated to and governed by the National Council of Education, Bengal. The Executive Committee of the Council shall be the governing body of the College.

3. There shall be a Managing Committee of the College composed of three members of the National Council of Education to be nominated by the Executive Committee of the Council and three members nominated by the West Bengal Provincial Co-operative Union Ltd., with the Honorary Secretary of the National Council of Education as the President ex-officio and the Director of the Co-operative College as the Secretary. The Managing Commitee shall be an advisory body and shall submit their recommendations on all matters pertaining to the College to the Executive Committee through the different bodies of the Council existing for the purpose.

4. The College shall aim at introducing, as early as possible, a two-year degree course and facilities for research. In the meanwhile, it shall start a one-year diploma course with the following syallabus:

1.	Sociology	1 period a week
2.	Economics (Economics of Co-operation ; Rural Economics)	2 periods a week
3.	Theory and Practice of Co-operation	2 ,, ,,
4.	Co-operative Law and Commercial Law (Law of Contract, Sale of Goods Act and Sales Tax)	1 period ,,
5.	Co-operative Book-keeping	3 periods a week
6.	Commercial Arithmetic	2 ,, ,,
7.	Business Organisation	3 ,, ,,
8.	Typing	1 period ,,
9.	Commercial Correspondence	1 ,, ,,
10.	Technology—Industrial Science ...	4 periods ,,

5. **The Council shall hold the final examination and award a diploma to successful students.**

6. The following shall be the qualifications for admission into the College:

Age ... ... Minimum 21 years.

Academic ... ... Passed Final School Standard Examination of the National Council of Education, Bengal, or its equivalent.

Apprenticeship or service in any co-operative institution for at least two years.

7. To start with, the College shall admit 60 students.

8. The College should have a building of its own for which the Council may be requested to set apart a suitable site. At present, the premises of the College of Engineering and Technology at Jadhavpur should be utilised for holding the classes.

9. The session shall be from 1st August to 31st July. The College will work from 6 p.m. to 9 p.m. There will be four periods a day of 40 minutes' duration each. The students shall have their practical training at co-operative establishments during the day-time.

10. To begin with, the College shall have the following staff:

1 Director
8 Lecturers
1 Clerk
1 Bearer.

11. *Finance*: The staff may be paid on a part-time basis. No tuition or examination fees will be charged from the students.

Income	Rs.	*Expenditure*	Rs.
Grant by the West Bengal Provincial Co-operative Union Ltd.	14,000	Director at Rs. 200 ...	2,400
		8 Lecturers at Rs. 100	9,600
		1 Clerk	300
		1 Bearer	240
		Examination expenses (to the Council) ...	1,100
		Contingencies ...	360
	Rs. 14,000		Rs. 14,000

(Sd.) K. P. Bhattacharyya.
(Sd.) Prof. D. Sen Gupta.
(Sd.) P. V. C. Malik.

APPENDIX 2 TO NOTE VII

GOVERNMENT OF WEST BENGAL,
CO-OPERATIVE DIRECTORATE,
WRITERS' BUILDING,
CALCUTTA, *12th November*, 1953.

No. 274-TA.

DEAR SHRI SIVARAMAN,

Please refer to your D.O. No. ACD. 2899/AC. 53-53 of November 10, 1953.

The National Council of Education, Bengal, has not approached us regarding the scheme for setting up "The College of Co-operative Studies" in West Bengal. The West Bengal Provincial Co-operative Union, as at present constituted, will not be capable of executing a scheme of this nature. It has neither the financial backing nor the experience for undertaking this work. As you know, we have a Government Co-operative Training Institute for this State and this Institute is now open to non-officials. Under the new All-India Scheme for Co-operative Training, this Institute will probably ultimately take up the work of training only for subordinate personnel. The scheme sent by the West Bengal Provincial Co-operative Union does not fit in with the All-India Scheme and appears to me too ambitious in the present context.

I am, however, making a formal reference to the National Council of Education and shall write to you again on hearing from them.

Yours sincerely,

(Sd.) G. D. GOSWAMI.

SHRI V. SIVARAMAN,
ASSISTANT CHIEF OFFICER,
AGRICULTURAL CREDIT DEPARTMENT,
RESERVE BANK OF INDIA,
BOMBAY.

NOTE VIII

CONSIDERATION OF CERTAIN REQUESTS MADE BY THE TRAVANCORE CO-OPERATIVE INSTITUTE, TRIVANDRUM.

The following requests from the Travancore Co-operative Institute, Trivandrum, are submitted to the Committee for consideration.

1. A request to the Reserve Bank to accord the same recognition to that College as has been given to the Co-operative Training College, Poona, and to start a similar course there; and

2. A request to the Planning Commission for an annual grant of Rs. 50,000 for the maintenance of the Co-operative Training College run by the Institute.

The relevant details regarding the Co-operative College, Trivandrum, are furnished below:

GENERAL

In July, 1949, the Travancore Co-operative Institute had organised, on the basis of the recommendations of the All-India Planning Committee (Saraiya Committee), a Co-operative Training College at Trivandrum, for imparting training to the intermediate personnel, viz., Inspectors and Auditors of the Co-operative Department and of co-operative institutions as well as to private candidates.

COURSES OF STUDY

The following courses of study are conducted at the College:

1. H.D.C. (Higher Diploma in Co-operation),
2. Certificate Course in Co-operation,
3. All-India Diploma in Commerce.

(1) *Higher Diploma in Co-operation*

This is a post-graduate course lasting for one year. It is followed by two months' practical training under the direction of the Co-operative Department. The subjects taught at this course are given below:

(i) Co-operation
 (*a*) History, Theory and Practice
 (*b*) Co-operative Law and other relevant legislation
(ii) Economics, General and Agricultural
(iii) Banking
(iv) Accountancy and Auditing.

Optional subject—(any one of the following to be chosen as a special subject).

(i) Detailed working of co-operative societies including that of the Co-operative Department.

(ii) Advanced Accountancy and Auditing.

(iii) Advanced Banking.

A final examination is conducted by a Board of Examiners appointed by the Government of Travancore-Cochin and at the end of the course, the successful candidates are deputed for practical training for two months with the Inspectors of the Department. The entire expenditure for tours, etc., are borne by the trainees themselves. The diploma holders of this course are eligible for direct recruitment as Inspectors in the Co-operative Department. The number of candidates trained during the years 1949-50, 1950-51 and 1951-52 was 61, 12 and 4 respectively, and the number of successful candidates in the course was 38, 10 and 3 respectively. The strength of the H.D.C. course in the year 1952-53 was 12.

(2) *Certificate Course*

The certificate course is open to matriculates or to candidates having equivalent qualifications. The duration of the course is three months. The curriculum consists of the study of different types of co-operative societies, the composition of their capital, procedure regarding granting of loans, etc., and book-keeping and auditing. The students of the lower course are taken in batches to the different types of societies in the city and are given facilities to study their working and the mode of maintaining the records. There is no fixed time limit for practical training. Thirty-eight candidates were trained during the year 1951-52, of whom 18 were successful. No lower course was conducted in the year 1952-53.

(3) *All-India Diploma in Commerce*

This course, initiated by the All-India Council for Technical Education, Government of India, is open to matriculates and is intended to equip the students with knowledge of commercial practice and technique of vocational service in the light of the requirements of industry, trade and commerce. The duration of the course is four years, three years' full-time attendance at the College followed by one year's training in a recognised commercial or industrial concern. The Government of India has recognised the diploma as equivalent to Bachelor's degree in commerce awarded by a recognised university in India for purposes of direct recruitments to Central Services and other posts under the Government.

Teaching Staff

The staff of the College in the year 1952-53, consisted of one Principal-cum-Professor (allowance of Rs. 150 per month) and four lecturers (allowance Rs. 100 per month each). The staff is appointed on part-time basis. There are no honorary lecturers for the H.D.C. course but extension lectures by experts on different subjects are arranged for the benefit of the students in the second term. There is no permanent teaching staff for the lower course. There were seven honorary lecturers and one Superintendent for the lower course conducted in the year 1951. The lecturers were paid Rs. 2-8-0 per lecture while the Superintendent was paid Rs. 400 for the entire course.

Finance

The entire expenditure of the College is borne by the Institute out of its own funds and the annual grants-in-aid from the State Government which amounts to Rs. 29,000. Over and above an initial expenditure of Rs. 50,000 for equipments such as furniture, library books, etc., they are incurring at present an annual expenditure of Rs. 20,000 on the College.

Fees

In the H.D.C. course, each trainee is charged an admission fee of Rs. 2, tuition fee of Rs. 150 and an examination fee of Rs. 30 while the trainees in the lower course are required to pay an admission fee of Re. 1, tuition fee of Rs. 30 and an examination fee of Rs. 5. The income from the College is not sufficient to meet its expenditure and the entire deficit is made good by the Travancore Co-operative Institute.

Stipends

The candidates are not paid any stipends during the training period either from the Government or from the Institute or institutions that send them for training. Nor are the employees eligible for their pay and allowances.

Miscellaneous

The library facilities are not satisfactory. The response from the co-operative institutions has not been encouraging.

Hostel Facilities

There are no hostel facilities at present. The College is housed in a rented building.

Board of Management

The management of the College is vested in a Committee (constituted in accordance with the recommendations of the All-India

Planning Committee) consisting of two representatives each, of the State Government and the University, one representative of the Institute and the Registrar of Co-operative Societies who acts as the ex-officio Secretary.

Consideration of the Requests

As regards the possibility of our making use of this institution in connection with the Scheme of regional training centres, certain proposals have been made in Note IV, and certain centres suggested for each zone. Madras has been thus proposed as the centre for the Southern zone. The question of selecting Trivandrum will arise only if the Committee do not concur in this proposal. A suitable reply will be sent to the Institute after the Committee has taken a decision in the matter.

As regards a grant to the College out of the allocation made in the Five-year Plan, a decision can be taken only after the wider issue of the basis on which that sum is to be utilised in organising or improving training facilities for the subordinate staff in different States is considered in greater detail.

NOTE IX

CONSIDERATION OF A LETTER FROM THE I.L.O., ASIAN CO-OPERATIVE FIELD MISSION, LAHORE.

The Asian Co-operative Field Mission of the International Labour Organisation has, at its disposal, experts in co-operative education, agricultural co-operation and industrial co-operatives. The Mission was set up by the International Labour Organisation for the purpose of rendering technical assistance to Asian Governments in the field of co-operation, and the services of its staff of experts are available to Governments, on request, upon certain conditions. The Mission has told the Government of India, Ministry of Food and Agriculture, that it would be possible, upon request, to make one or more of these experts available to the Government of India or to the State Governments for a period not exceeding three months on the terms noted in the annexure to this note.

The Ministry of Food and Agriculture have suggested that it may perhaps be worthwhile to invite one expert to come round and discuss with the Government and the Reserve Bank of India the tentative proposals that have been framed for co-operative training and education. They have further suggested that, when the Central Committee for Co-operative Training meets, the representative of the Mission may be invited to attend, so that we may have the benefit of his advice.

It was felt that the question of inviting a Foreign Expert should first be referred for consideration to this Committee and, if they feel that the advice of Foreign Experts on our schemes of co-operative training would be desirable at this stage, arrangements may be made to invite a representative at the next meeting of the Committee. In this connection, it may also be considered whether the State Governments in India can in any way utilise the services of some I.L.O. Experts in matters like agricultural credit and banking ; reference to the State Governments should be made in this connection.

In this connection, a copy of a further letter (and accompaniments) received from the Government of India (letter No. F. 11-18/53 R.I.E.S. dated 3rd December, 1953, from the Economic and Statistical Adviser, Ministry of Food and Agriculture, Government of India) is attached. This may also be considered by the Committee.

APPENDIX 1 TO NOTE IX

No. 846/53 RI. ES.

DIRECTORATE OF ECONOMICS AND STATISTICS
(MINISTRY OF FOOD AND AGRICULTURE)

JAMNAGAR HOUSE,
NEW DELHI, *the* 14*th October,* 1953.

From:

DR. S. R. SEN,
Economic and Statistical Adviser.

To:

THE CHIEF OFFICER,
AGRICULTURAL CREDIT DEPARTMENT,
RESERVE BANK OF INDIA,
BOMBAY.

SIR,

I have the honour to forward herewith a letter from I.L.O. Asian Co-operative Field Mission, Lahore, offering their services to assist the Government of India in the initiation of any co-operative programme which we may have in view.

It may perhaps be possible to make some use of the Asian Co-operative Field Mission in connection with our training programme. We have already decided on the lines on which co-operative training and education is to be organised in the country, but it may perhaps be worthwhile to invite one expert to come round and discuss with us the tentative proposals that we have framed in this direction. Also when the Committee meets, the representative of the Mission may be invited to attend and we can have the benefit of his advice.

The Reserve Bank's views on the proposal are invited. If there are any other suggestions regarding the manner in which we can utilize the services of the Asian Mission, these may also be indicated. An early reply is solicited.

Yours faithfully,

(Sd.) S. R. SEN,
Economic and Statistical Adviser.

ANNEXURE TO APPENDIX 1 (*NOTE IX*)

I.L.O.

Our Ref. TAPCO. 158-20-33.

ASIAN CO-OPERATIVE FIELD MISSION
28, RACE COURSE ROAD, LAHORE,
Dated 24 *September*, 1953.

DEAR MR. BHIDE,

Thank you for your letter of 14 September, 1953, reference D.O. No. JSA/5058/53.

During our recent conversation in New Delhi, we spoke about the possibility of this Mission extending technical assistance to the Government of India. I now send you more definite information concerning the aims and purposes of the Mission in order that your Government may consider the matter.

This Mission was set up by the International Labour Organisation for the purpose of rendering technical assistance to Asian Governments in the field of co-operation, and the services of its staff of experts are available to Governments, on request, upon the conditions set out below.

One of the functions of this Mission is "generally to promote the initiation, elaboration and implementation of effective national programmes of co-operative development in the countries of the region and, for this purpose, provide technical advisory services on all aspects of co-operation to the Governments concerned."

You may care to consider whether there is any way in which this Mission can assist the Government of India in the initiation of any co-operative programme which it may envisage. The Mission has at its disposal experts in co-operative credit and banking, co-operative education, agricultural co-operation, industrial co-operatives and consumers' co-operatives, and it would be possible, upon request, to make one or more of them available to the Government of India for a period of not exceeding three months upon the following terms:

The International Labour Office would bear the cost of the expert's salary, his insurance and his transport to and from India. The Government would be expected to provide:

(*a*) Necessary office accommodation and clerical or secretarial help;

(*b*) Local transport within its territory;

(*c*) Lodging for the expert in kind, or payment at the rate of Rs. 22 per diem in lieu thereof;

(*d*) Full subsistence (meaning board and lodging) in kind, or payment at the rate of Rs. 55 per diem in lieu thereof, when the expert is in India but absent from his Indian headquarters on official business.

In cases where provision has not been made in the current budget for the payment of these local costs, arrangements can be made for the expert to be made available upon an assurance from the Government concerned that the costs will be paid at a later date. Missions not exceeding two weeks in duration can be arranged without the Government being called upon to bear any lodging or subsistence expenses.

If the Government of India requires any further information concerning the assistance which this Mission is in a position to render, please be good enough to write to me.

Yours sincerely,
(Sd.) A. H. BALLENDUX,
Director.

Mr. M. R. Bhide, I.C.S.,
Joint Secretary,
Government of India,
Ministry of Food and Agriculture,
Man Singh Road,
New Delhi.

APPENDIX 2 TO NOTE IX

No. F. 11-18/53 RI. ES.

DIRECTORATE OF ECONOMICS AND STATISTICS,
(MINISTRY OF FOOD AND AGRICULTURE)
Dated New Delhi, the 3rd December, 1953.

FROM:

DR. S. R. SEN,
Economic and Statistical Adviser.

TO:

THE SECRETARY,
CENTRAL COMMITTEE FOR CO-OPERATIVE TRAINING,
AGRICULTURAL CREDIT DEPARTMENT,
RESERVE BANK OF INDIA,
BOMBAY.

SIR,

I have the honour to refer to a note (copy enclosed) from Shri M. P. Bhargava, Chief, Agricultural Division, Planning Commission, regarding a suggestion to make use of the Asian Co-operative Field Mission in connection with the training of co-operative personnel in the country. In this connection, attention is invited to my letter of even number, dated the 14th October, 1953, addressed to the Chief Officer, Agricultural Credit Department, Reserve Bank of India, and reply thereto No. ACD 2727/AC 122-53, dated the 24th October, 1953, wherein it was stated that the question of inviting a foreign expert to discuss details regarding co-operative training and education may be referred for consideration to the Central Co-operative Training Committee when it meets in December. It would appear from Shri Bhargava's note that Dr. Ballendux, Director of the Asian Co-operative Field Mission, Lahore, has expressed willingness to sponsor a short training class for co-operative personnel to be held in the summer of 1954. The classes would be on the fundamental principles of Co-operation, Co-operative Practices, etc., and the expenses connected with the holding of the classes will be met by the I.L.O. Office, which would also be prepared to meet the expenses on account of the lodging and boarding of the trainees.

2. It is presumed that at the next meeting of the Committee proposed to be held in Bombay in the third week of December,

schemes of training to be financed by the Government of India (and other organisations, if any) will be considered along with those to be financed by the Reserve Bank of India. If so, it is suggested that the proposal mentioned at para I may be put on the agenda of the Committee and suitable action taken thereafter.

Yours faithfully,

(Sd.) S. R. Sen,

Economic and Statistical Adviser.

ANNEXURE TO APPENDIX 2 (NOTE IX)

PLANNING COMMISSION
(AGRICULTURAL DIVISION).

Subject: TRAINING CO-OPERATIVE PERSONNEL.

While I was at Lahore last month, Dr. Ballendux, Director of Asian Co-operative Field Mission and his associates mentioned to me that the Mission would be interested in sponsoring under the auspices of the Government of India, a programme of training intermediate and subordinate personnel working for the co-operatives, particularly in Part 'B' and 'C' States.

2. Absence of trained personnel, particularly at the Inspector or equivalent level in Part 'B' and 'C' States, is one of the important factors which limit the progress of the Movement. Both the Reserve Bank and the Food and Agriculture Ministry are seized of the problem. The Reserve Bank would soon formally announce the constitution of a Committee and complete its arrangements for a College in Southern region, possibly at Madras. The Bank has also to select a site for location of a College in the Northern region. Preliminaries and other details may in this regard require some time. A College for the Eastern zone would come later. The Food and Agriculture Ministry have also to set up a Committee which would attend to the training of subordinate personnel and would handle Rs. 10 lakhs allotted for the training programme.

3. Even if the decision about the Committee by the Government of India is announced immediately, schemes would have to be invited from the States who, in their turn, would take time to consider the proposal so that it may fit into their plan and their share of funds may be found. Action to expedite this matter may be vigorously pursued and at the same time the possibility of using the experts available with the Co-operative Mission may also be explored.

4. The Mission is willing to help in holding a summer school for about two months in May and June 1954. The details of the course would be worked out by the Mission in consultation with the Food and Agriculture Ministry and the Reserve Bank. The course would emphasise adequately the fundamentals of co-operation, the practical problems and the future outlook for the region where the class is held. The Mission would lend a few experts at their own cost. They would also invite from this country leading co-operators, administrators and educators for addressing the course and would be prepared to meet their travel and out-of-pocket expenses. The Mission would also be willing

to suggest to their main I.L.O. Office that the Government of India may be re-imbursed the expenses on account of lodging and boarding of the trainees.

5. The State Governments would have to pay the rail or road transport cost from the headquarters of the trainee to the training centre. Even in this, the Mission may be able to meet a part, about 50 per cent. of the actual expenditure.

6. Such a course of training can perhaps be usefully convened in either Northern zone or in the Eastern zone, where the existing training facilities are not very adequate. In a two-month course at Simla or Mussorie, P.E.P.S.U., Punjab, Rajasthan, Ajmer, Madhya Bharat and even U.P. could depute about 30 trainees, Inspectors and qualified managers of important district banks and other societies. On the other hand, if it is desired that the course should be held in the Eastern zone, it would benefit Assam, Tripura, Manipur, West Bengal, Orissa and Bihar. The classes could be held at Ranchi, Darjeeling, Shillong or any other suitable centre. While our own training arrangements are under way, we may consider favourably a proposal on the above lines if it is formally made by the Mission. This would assist us in tackling the important problems of training co-operative personnel. The financial commitments to the States is not likely to be large. The Central Government could, if need be, meet half the cost of travel of trainees out of the provision made in the Plan.

7. Dr. Ballendux, Director of the Mission, stated that he would come over to Delhi from Lahore to discuss the matter further in detail if it could be indicated that the idea is acceptable in principle.

8. As the Food and Agriculture Ministry are in charge of the training programme, we may send this note to them for consideration.

(Sd.) M. P. Bhargava,
16-11-53.

6. SUMMARY OF PROCEEDINGS OF THE FIRST MEETING OF THE CENTRAL COMMITTEE FOR CO-OPERATIVE TRAINING HELD ON 2ND AND 23RD DECEMBER, 1953.

PRESENT

(1) Shri V. L. Mehta (*Chairman*).
(2) Shri R. G. Saraiya.
(3) Prof. D. G. Karve.
(4) Shri Tarlok Singh, I.C.S.
(5) Shri J. C. Ryan, I.A.S.
(6) Shri G. D. Goswami, I.A.S.
(7) Shri R. P. Bhargava.
(8) Shri B. Venkatappiah, I.C.S.
(9) Shri V. Sivaraman (*Member-Secretary*).

Sarvashri M. R. Bhide, I.C.S., and R. P. Bharadwaj, I.A.S., had intimated their inability to attend the meeting. Dr. S. R. Sen, Economic and Statistical Adviser, Ministry of Food and Agriculture, and Shri Satya Prakash, Deputy Registrar of Co-operative Societies, Uttar Pradesh, attended in their places respectively.

Shri H. M. Patel, Secretary to Government, Ministry of Food and Agriculture, Messrs. Chester C. Davis and Raymond W. Miller of the Ford Foundation, Shri K. Subrahmanyam Nayudu, Registrar of Co-operative Societies, Andhra and Shri J. P. Misra, Publicity Officer, Co-operative Department, Uttar Pradesh also attended by special invitation.

I. Review of Existing Arrangements

Note I was considered and recorded.

II. Integrated Scheme for Training at All Levels

A. Note II was considered. According to the suggestions therein made, the broad features of a composite scheme (covering all levels of employees of co-operative institutions and departments in all States) were to be:

1. Classification of trainees as "higher," "intermediate" and "subordinate"; and
2. (i) One All-India Centre (formed by expansion of the existing Poona Centre) for the "higher" category;

(ii) Four regional centres (including Poona) for the "intermediate" category; and

(iii) State-wise training schemes (new, where they do not exist; re-organised, otherwise) for the "subordinate" category.

The suggested frame-work was generally approved, subject to amplification and qualification as follows:

1. Those in charge of direction, control, or audit at State, divisional (e.g., two or more districts) or district level would qualify for inclusion in the "higher" category; so would key executives of State, divisional or district institutions. Those at the lowest rung of different cadres (e.g., auditors, supervisors, clerks, salesmen and accountants) would be classed "subordinate." All others would be "intermediate"; doubtful cases at either margin (between "intermediate" and "higher," or between "intermediate" and subordinate") being left to be decided by competent authority (viz., Standing Sub-Committee—see below—or, if authorised by it, Local Committee).

2. (i) Whether there should or should not eventually be more than one All-India centre for the "higher" category may be left open at this stage; for the time being, however, it will suffice to expand the Poona centre for this purpose. Teaching staff at regional centres, etc., will probably themselves have to be given training initially; this too may be taken up at Poona along with the arrangements for the "higher" staff.

(ii) There should eventually be five, instead of four, regional centres for the " intermediate " staff. See under item III below.)

(iii) Though arrangements for the "subordinate" staff may, as a rule, be organised State-wise, i.e., be self-contained for each State, the possibility should not be ruled out of a small State (e.g., a Part 'C' State) combining with one or more neighbouring States for the purpose.

B. A Standing Sub-Committee consisting of the following members was appointed to pursue these decisions as well as others which follow and generally to function on behalf of the Central Committee during the intervals between its sessions:—

(1) Prof. D. G. Karve (*Chairman*);

(2) A representative of the Ministry of Food and Agriculture,

(3) Shri B. Venkatappiah, and

(4) Member-Secretary, Central Committee.

III. Training of Higher Staff

(i) As stated above, the training of higher officials will, for the time being at any rate, be on an All-India basis at one centre, viz., Poona, the question of establishing more centres being kept open.

(ii) The existing facilities at Poona will be suitably expanded (commencing from the next course which starts in May 1954) so as to provide training to about 35 to 40 candidates every six months (or 70 to 80 candidates per year).

(iii) The centre will, as at present, be under the administrative control of the College Committee of the Bombay Provincial Co-operative Institute on which the Chief Officer, Agricultural Credit Department (who is also the Member-Secretary of the Central Committee) is a co-opted member.

(iv) There will be both a common course of training (compulsory subjects) and a specialised course of training (to be chosen from among the optional subjects); and the present number of specialised courses available may be increased and diversified according to need, demand and practicability. The common and specialised courses will go on side by side, and not one in one term and the other in a subsequent term.

(v) It was noted that the tentative estimate of the expenditure on the next two short-term courses was approximately Rs. 1½ lakhs, after taking into account the concessions mentioned below.

(vi) The following concessions to candidates were approved with a view to removing any financial impediments to the fullest use being made of the training centre by State Governments and co-operative institutions:—

(*a*) Free tuition.

(*b*) Payment of travelling allowance: Single second class fares for the journeys (*a*) to and from the training centre, and (*b*) on the tours connected with practical training.

(*c*) Rent-free lodging.

(*d*) Monthly stipends: To meet part of the cost of boarding, candidates may be paid Rs. 75 per month while at the training centre and Rs. 100 per month while on tour.

IV. Training of Intermediate Staff

(i) It was felt that, eventually, there should be five regional centres (including the one at Poona) instead of only four centres as suggested, for the training of staff of "intermediate" grades. The additional centre, when ultimately organised, would serve a "Central zone" (Madhya Bharat, Rajasthan, etc.) formed out of the suggested Western zone which, as it stands, is of too large a size. It was hoped that, in the next six months to one year, at least three new centres, one at Madras for the Southern zone and one at Meerut for the Northern zone and one either in Bengal or in Bihar for the Eastern zone could be set up. The location of the centre for the Easern zone will be decided by the Standing Sub-Committee after further inquiries. Steps for locating and organising a fifth centre somewhere in Central India may be initiated after the other three centres have been established.

(ii) It was agreed that the strength of each class should be 40 to 45 candidates.

(iii) *Management of the Centres*: To administer the affairs of the regional training centres, subject to such general policies and instructions as may be laid down by the Central Committee or the Standing Sub-Committee from time to time, a Local Committee will be appointed at each centre. (So far as the centre at Poona is concerned, the existing arrangements will continue.) Ordinarily, the Local Committee will consist of (1) the Registrar of the State in which the centre is located, (2) a non-official (e.g. the President or Secretary of the State Co-operative Union, if any, or the President of the State Co-operative Bank or Central Land Mortgage Bank), (3) one educationist, (4) the Member-Secretary of the Central Committee, and (5) the Principal of the College, who will also be the Secretary of the Local Committee.

The Madras Committee will consist of:—

(1) The Registrar, Co-operative Societies, Madras.
(2) The Registrar, Co-operative Societies, Andhra.
(3) The Secretary, Madras State Co-operative Union.
(4) One educationist (to be nominated by the Standing Sub-Committee).
(5) Member-Secretary, Central Committee.
(6) The Principal (*Member-Secretary*).

(iv) *Uniform Standards*: At all stages of the conduct of the examinations, such as setting of papers, valuation, etc., the Central Committee should enforce a common pattern with a view to maintaining uniform standards at all centres covered by the scheme. Besides the performance at the examination, due consideration

should be given to the practical experience and theoretical knowledge of the trainees as revealed in the reports of the staff of the College.

(v) *Staff*: In the selection of staff, the following broad considerations should be kept in mind. At the head of each training centre, there should be a person with considerable co-operative experience as also a good grounding in co-operative theory and ideology. Since most of the trainees will be graduates, and at least to that extent the training will be in the nature of a post-graduate course, the other teaching staff too (i.e., besides the Principal) should consist of persons with adequate academic attainments and the necessary experience in their own line. It will be important to make the salaries attractive enough to secure really good people.

It will not be necessary to employ full-time staff for such subjects as co-operative law, co-operative audit and co-operative banking. Part-time lecturers of good standing in these subjects may be appointed for the purpose.

Selection of the teaching staff for all the centres should be made by, or under the direction of, the Standing Sub-Committee. The syllabus for the regional centres will also be finalised by the same Committee. An important addition to the draft syllabus is "Planning and Co-operation." This should be prescribed for all levels of training, though the standard and approach may differ for different levels.

(vi) *Concessions*: The following concessions to candidates at regional centres were approved:

(*a*) Free tuition.

(*b*) Payment of travelling allowance: Single intermediate class fares for the journeys (*a*) to and from the training centre, and (*b*) on the tours connected with practical training.

(*c*) Rent-free lodging.

(*d*) Monthly stipends: To meet part of the cost of boarding, a stipend of Rs. 50 per month while at the training centre and Rs. 75 per month while on tour.

For practical training the candidates may have to visit places other than those in their own zones to study some special types of institutions which have progressed better in other States (e.g., Land Mortgage Banking in Madras), the principle being maximum advantage with minimum movement.

V. Training of Subordinate Staff

It was agreed that the training of subordinate staff would be best organised on a State-wise basis. Any re-organisation of the existing training facilities will involve the following general considerations:

(i) what the standard of training should be,

(ii) the leeway to be made in respect of the existing arrangements,

(iii) the assistance necessary.

Assistance given to States will have to vary depending on (i) and (ii). However, it was agreed that there should be no reduction in the level of expenditure at present incurred by the State Governments as a result of the assistance proposed to be given by the Central Government. Also, ordinarily, the grants-in-aid should not be more than 50 per cent. of the total expenditure.

The training of the subordinate personnel should be on the following lines:

(i) the course may last for a period of six months,

(ii) the medium of instruction may be the regional language,

(iii) the candidates for admission should generally be matriculates or have equivalent qualifications,

(iv) the subjects to be taught will be generally on the lines in force in the regional schools in Bombay and Madras.

The question of starting new institutions will not arise in all the States because many already possess some arrangements for training. The problem in most cases would be that of modifying the existing arrangements or throwing the existing course open to the staff of co-operative institutions where it is at present confined to departmental staff and so on.

The actual steps to be taken on the above lines will have to be formulated on the basis of a more detailed survey of the facilities available in each State. It was decided that an officer from the Reserve Bank and one from the Ministry of Food and Agriculture may, in collaboration with a representative of the local institute, if any, study the facilities in each State and submit a report containing facts and proposals. The Standing Sub-Committee should give detailed instructions for the general guidance of the officers who are to visit the States. The instructions should take into account the following items:

(i) The minimum requisite standard of instruction.

(ii) Staff.

(iii) Minimum period of study.

(iv) Minimum educational qualifications of candidates admitted.

(v) Estimate of persons to be trained taking into account the personnel already employed and those likely to be employed in view of the growth of the Movement.

(vi) Subjects to be taught.

(vii) Duration of sanction for the scheme. (As far as possible, the training centres should be run on a permanent basis.)

Before the officers proceed on tour, the Standing Sub-Committee should approve a questionnaire to be addressed to the various States on items such as those mentioned above. The officers will take into account the proposals made by the State Governments and draw up suitable schemes for progressive adoption by the States. The reports of the officers should be ready by March or April and considered by the Central Committee at its next meeting which would be held in the beginning of May 1954.

It was decided that proposals should also be formulated for training or refresher courses for instructors in co-operation in the Extension Training Centres. (Prof. D. G. Karve undertook to work out the details).

VI. Training of Non-official Personnel

It was agreed that the training of non-official personnel, such as members, directors, panchayatdars, etc., of co-operative societies was of considerable importance. For this purpose, reliance will have to be placed, primarily, on non-official agencies with a nucleus of a paid staff. It was hoped that the All-India Co-operative Union would be able to take up this work and function in close collaboration with the Central Committee. A suggestion was made that the All-India Co-operative Union should appoint three or four persons in selected Community Project areas for undertaking intensive co-operative education in those areas; this would be experimental and would serve to reveal difficulties and assist in the formulation of large-scale measures.

VII. Request From West Bengal Provincial Co-operative Union

It was noted that the West Bengal Provincial Co-operative Union had achieved little progress with the College of Co-operative

Studies. The Committee authorised the Member-Secretary to convey its inability to comply with their request for financial assistance.

VIII. Request Made by the Travancore Co-operative Institute

The Chairman, Shri V. L. Mehta, kindly undertook to acquaint himself at first hand with the affairs of the Travancore Co-operative College during his forthcoming visit to Trivandrum. A decision will be taken after he reports.

IX. Letter From I.L.O.—Starting of Summer Classes and Services of Experts

The consensus of opinion was that a Summer Class would not, at this stage, serve a useful purpose. The matter may be reconsidered at some subsequent stage. The Standing Sub-Committee was authorised to make use of a suitable Expert, if one was available with knowledge of Indian and Asian conditions. He might, for example, give extension lectures at the All-India Centre at Poona and in the regional centres.

X. Other Matters

No matter of importance was raised, other than those included in the agenda.

XI. Date of Next Meeting

The next meeting was tentatively fixed for May, 1954.

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